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MAJOR MANAGEMENT ISSUES TO BE RESOLVED IN THE DEVELOPMENT OF A FAMILY HOUSING PROGRAM FOR THE COAST GUARD

By

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A Thesis Submitted to the School of Government, Business and International Affairs of the George Washington University in Partial Fulfillment of the Requirements for the Degree of Master of Business Administration

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PREFACE

The solution to any problem begins with a realization that a problem exists, appreciation of it's proportions and importance, division of the problem into manageable parts, and analysis of possible alternatives. This approach has been taken in studying the management decisions involved in a family housing program for the United States Coast Guard.

A continuum of evidence that inadequate housing exists has forced the Coast Guard during the past 24 months to engage in a service-wide survey and to conduct extensive study to determine the need for a family housing development program. The preliminary evidence has generated interest at all levels of the organization for creating a housing program to eliminate the inadequacies and irregularities of the present housing situation.

The first chapter of this monologue presents background information on family housing in the Coast Guard as it has evolved since the late 1800's. Included are the results of the 1964 service-wide housing survey showing the current housing assets and deficiencies. The housing construction program for the past five years has been presented to illustrate the limited progress which has been made toward the improvement of the housing inventory.

The intermediate chapters attempt to dissect the various problems and areas of decision which must be faced in family

housing development. The values and weaknesses of total reliance on community facilities is given considerable attention as is the necessity for creating a balance between military and civilian living standards. The costs and concerns of housing maintenance and operation are treated in Chapter IV.

Chapter V presents a summary of the prior chapters by proposing a housing development program based on the range of alternatives previously offered. The reference to actual Coast Guard policy has been limited severely by the fact that the development of a housing program for the Service is still in its infancy and few details have been reduced to written documents. Interviews with various Coast Guard authorities have given evidence of a lack of total harmony regarding many of the basic housing policies under consideration.

Many similarities exist between the programs in effect within the uniformed services of the Department of Defense and the type of program considered necessary for the Coast Guard. For this reason, in addition to the absence of a planned housing program in any other federal agency that could be compared with that which the Coast Guard needs, frequent references are made to the policies and practices of the Defense Department Agencies.

No single study can hope to suggest all of the potential decisions which management may face in planning and operating a program as complex as family housing for a federal agency. However, if even a minor problem is eliminated as a result of some feature presented in this thesis, the author's labor will not have been in vain.

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CHAPTER I

BACKGROUND OF FAMILY HOUSING IN THE COAST GUARD

The Coast Guard has, within the past few years, developed a growing concern for the general welfare of its personnel. The importance of attracting and retaining men of high mental and physical capacities who possess useful skills and sound judgement has increased proportionately as the complexities and scope of service responsibilities have expanded. The following statement illustrates concisely the attitude which the Commandant of the Coast Guard has expressed toward the welfare of Coast Guard personnel, with particular emphasis on the role of housing as it relates to the individual service member.

> The Nation's standard of living has improved and personnel of the Armed Forces today are accustomed to living conditions which are considerably better than those that have been provided by the military in the past. In addition, far more officers and enlisted personnel are married, marry younger, and have more children than a similar group had in the pre-World War II era. Because of the nature of military life, these personnel are subject to periodic changes in duty which often preclude the purchase of a home and deny them the advantage of becoming settled in a community.
>
> It is imperative that highly trained military personnel be retained in service if the Coast Guard is to accomplish its assigned missions. It must be

> considered then that the Coast Guard competes with other employers in a free choice labor market in an era of peacetime prosperity. We must therefore provide and maintain living conditions which will encourage the individual to choose and to continue a career in the Coast Guard.[1]

A significant understanding of family housing in the Coast Guard depends upon recognition of the relationship of housing to the organizational history of the service. The amalgamation of various agencies requires the consolidation and reorganization of both the responsibilities and the resources of the organizations included. Both the facilities and the attitudes of the present Coast Guard establishment reflect the composite of several originally separate and independent departments.

Historical Developments

The major agencies which have been incorporated into the present day Coast Guard include the Revenue-Cutter Service, the Life-Saving Service, the Bureau of Marine Inspection, and the Lighthouse Service. The Revenue Cutter Service was authorized by Congress on July 31, 1789 primarily to serve the need for a floating police service as a part of the national fiscal organization.[2] The duties of the Service were limited primarily to those requiring ships and boats and no shore establishment existed. Although duties changed and the personnel strength

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[1]United States Coast Guard, Planning for Dependent Housing and Support Facilities, Commandant Instruction 11101.6, 20 January 1964, p.1.

[2]U.S., Revised Regulations for the Government of the Lifesaving Service of the United States, and the Laws on Which They Are Based. (1884), p.18.

varied in the years between 1789 and 1915, ships continued to carry out the primary responsibilities of the Service.

The Life-Saving Service was organized as a regular unit of the Treasury Department and authorized by the Act of June 18, 1878.[1] For the purpose of "the saving of life and property from shipwrecked vessels", stations were located along the shores where there was a likelihood of ships being distressed. Stations were required to be open during the open season of navigation, and the crews assigned were required to reside at the station when they were open. In addition to the stations, houses of refuge were built in areas where too great a distance between stations created the need for some provisions for the distressed mariner. Keepers for both stations and houses of refuge were provided. The Regulations for the Government Life-Saving Service of the United States, 1899, includes this provision:

> "Sec. 138 A keeper will reside continually at or in the immediate vicinity of the station of which he has charge. A keeper of a house of refuge will reside at the station with his family throughout the year."[2]

Formation of the Coast Guard in 1915 was accomplished by union of the Revenue-Cutter Service and the Life-Saving Service. Although numerous organizational changes resulted from the joining of the two Services, including the formation of administrative districts, basic material facilities did not change. Ships

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[1]Darrell H. Smith and Fred W. Powell, The Coast Guard; Its History, Activities, and Organization (Service Monographs of the United States Government. No. 51, Baltimore: The Lord Baltimore Press, 1929), p. 30.

[2]U.S. Regulations for the Government Lifesaving Service of the United States, (1899), p. 39.

continued to carry out their functions and responsibilities, and the basic shore unit remained as the life-saving station.

Integration of the Lighthouse Service into the Coast Guard in 1939 brought about another and perhaps greater change in Coast Guard organization. The ships used for servicing aids to navigation were distinctive and required considerable shore facility support. The property which the Lighthouse Service brought to the Coast Guard included land, fixed structure, repair facilities, and manned lighthouses. It is the type and quantity of houses (family quarters) associated with the manned lighthouses that is of particular interest in this study.

> The light stations are the permanent stationary lighted aids and the appurtenances thereto. A completely equipped light station on a land site usually consists of the light tower, oil house, fog signal building, keeper's dwelling, workshops, water supply and drainage system, landing wharf, boathouses and ways, barns, sheds, etc. In some instances a single building serves for several purposes. On submarine sites the whole station is usually confined to one structure.[1]

It is the type of structure and facility described above that constituted the first major family housing in the Coast Guard. Houses acquired in 1939, as facilities of the Lighthouse Service, still constitute a large portion of the available government-owned housing for Coast Guard families.

Incorporation of the Bureau of Marine Inspection into the Coast Guard in 1942 had no significant effect upon physical facilities. The primary duties of this Bureau entailed ship

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[1]George Weiss, The Lighthouse Service: Its History, Activities, and Organization. (Service Monographs of the United States. No. 40, Baltimore: The John Hopkins Press, 1929), p. 22.

inspections at many locations, and the only facilities required were for administrative purposes. No housing facilities were included in the inventory of Marine Inspection assets.

A review of the responsibilities of the Coast Guard and the separate agencies which have formed the organization reveals important factors in the Service's approach to the problem of family housing. The Revenue-Cutter Service was comprised almost exclusively of sailors, only a limited number who were married with the responsibility for providing for anyone other than themselves. The Life-Saving Service was comprised of a nucleus of station keepers who, as part of their job, lived with their families in quarters on or near the beach. Housing facilities formed an intregal part of the station; in fact, in many cases the keeper's house was the station. Housing facilities were both an operational necessity and an economic inducement for recruiting qualified people on a permanent basis.

The operational requirements of the early lighthouses demanded constant surveillance. The attendance to light and fog mechanisms required the keeper to be on continuous duty. To provide this service, housing became an intregal part of the station structure.

The absence of rapid modes of travel in the past have made on site housing facilities a major factor in maintaining effective operations. Providing family housing to improve the capacity for meeting operational needs has consistently taken precedence over other merits of housing.

Since 1939, no major changes have occurred in the Coast

Guard organization which have affected family housing. During World War II the Coast Guard was transferred to the Navy Department, and when families could be together, housing under the jurisdiction of another military agency was utilized on a rental basis.

Legislative Developments

Following World War II the rapid increase in the number of households being established began to create a nationwide housing shortage. The difficulties experienced by the transient serviceman in finding adequate housing became acute. As a result, the so-called "Wherry" program was authorized by Public Law 81-211, enacted August 8, 1949.[1] This act created a Military Housing Insurance Fund and authorized the Commissioner of the Federal Housing Administration to insure mortgages on military family housing projects. In addition, it enlarged the then existing authority of the military departments to lease land for such projects and to sell utility services to the project developers.

Wherry projects for the most part were built on government-owned land located on or near the various military installations and outleased to the developer or "sponsor" for a period of fifty years. The sponsor undertook to organize a "mortgagor corporation" which actually held the lease, and to finance, build,

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[1]U.S. Congress, An Act to Encourage Construction of Rental Housing on or in Areas Adjacent to Army, Navy, Marine Corp and Air Force Installations, and for Other Purposes, Public Law 211, 81st Congress, 1st Sess., 1949.

maintain, and operate the completed units, which were made available on a rental basis to tenants designated by the local base commander. Military tenants retained their basic allowance for quarters.[1]

> The Wherry program was successful in producing a substantial number of relatively low cost, but reasonably adequate, units to meet an acute shortage. A total of 268 projects were built for the three military departments, comprising a total of 83,742 units.[2]

Although the Coast Guard did not participate in the Wherry program as a sponsoring unit, the program is considered to be significant as one of the first major efforts to meet the demands for military family housing. From time to time, Coast Guard personnel have been housed in Wherry units when the quarters were within reasonable commuting distance of Coast Guard units.

Title IV of the Housing Amendments of 1955 authorized the acquisition of military family housing under an amended Title VIII of the National Housing Act.[3] The provisions of these amendments are commonly referred to as the "Capehart" program. The statute contemplated that housing projects would be constructed on government-owned property, pursuant to competitive bidding by private contractors, and financed by the proceeds of one hundred

---

[1]U.S. Department of Defense, Appendix to the Report of the Advisory Panel on Military Family Housing Policies and Practices. (15 November 1961), p. C. 3.

[2]Ibid.

[3]U.S. Congress, Housing Amendments of 1955. Public Law 345, 84th Congress, 1st Session, August 11, 1955.

percent mortgages insured by the Federal Housing Administration.[1]

Under the Capehart program the low conforming bidder formed a mortgagor corporation which took the land under a fifty year lease and became owner of the leasehold and improvements thereon. Upon completion of construction and receipt by the builder of his final payment, the capital stock of the mortgagor was delivered to the sponsoring military department, which thereafter undertook the maintenance and operation of the housing and the amortization of the mortgage over a twenty-five year term. Capehart units were public quarters for which the occupant forfeited his quarters allowance. Revenues from the allowances were used to pay the principal and interest on the Capehart mortgages. A $16,500 per unit limit was established for the mortgages and an expenditure from appropriated funds not to exceed $1500 per unit was authorized for site acquisition, rough site improvements, and off site utilities.[2]

The "Capehart Act" provided for Coast Guard participation.[3] Consideration was given in 1956 for construction of 25 units of housing in the Sault Saint Marie, Michigan area under the Capehart program, but the estimated cost of $167,000 for furnishings, utilities, and access was sufficiently high to

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[1]U.S. Department of Defense, Appendix to the Report of the Advisory Panel on Military Family Housing Policies and Practices. 15 November 1961, p. C-4.

[2]Ibid.

[3]U.S. Congress, Housing Amendments of 1955, Public Law 345, 84th Congress, 1st Session, August 11, 1955, Title VIII, Section 801 (f).

eliminate further promotion of the plans.[1]

During the twenty years prior to 1964 there were only three housing acquisitions of greater than ten units by the Coast Guard. Two of these involved the transfer of Lanham Act units from the Department of the Navy. The other was a transfer from the Army of 20 housing units located at Fort Crockett, Galveston, Texas.

The Lanham Act (Public War Housing) of 1940 authorized the Federal Works Administrator to provide housing for persons engaged in national-defense activities in those areas or localities where the shortage of housing was deemed to impede national defense activities. Average unit cost in the United States was limited to $3,750 and the maximum cost for any one unit in the continental United States was $4,500. Money derived from rental of the property was used for operation and maintenance with the unobligated balances at the end of each fiscal year going to "Miscellaneous Receipts of the United States Treasury". As provided by the original law, authorization for new construction under this act expired on July 25, 1947 when the President declared termination of the emergency. The Act provided that the Administrator may, at his discretion, upon request of the respective secretary transfer to the jurisdiction of the Army or Navy such housing as may be considered to be

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[1]U.S. Coast Guard Commandant's letter of 2 July 1956 to the Honorable Charles E. Potter, United States Senate. File OSU N 4/9.

permanently useful to that Department.[1] The Comptroller General on July 20, 1963 set forth his decision B-115750 which ruled that transfer of Lanham Act housing to the Coast Guard was not authorized by the provisions of the original act.[2]

Public Law 247, was enacted by the 83rd Congress, August 8, 1953, "to authorize the Coast Guard to accept, operate, and maintain a certain defense facility at Cape May, New Jersey.[3] The Act provided:

> That the Coast Guard is authorized to accept from the Department of the Navy, without reimbursement, the fifty-unit defense housing facility at Cape May, New Jersey, and to operate and maintain such facility on a rental basis for occupancy by Coast Guard personnel and their dependents pursuant to the provision of the Act of July 2, 1945, (59 Stat. 316; 37 U.S.C. 111a).
>
> Sec. 2. The gross amounts of all rents collected shall be deposited in the Treasury to the credit of miscellaneous receipts. The appropriation "Operating expenses, Coast Guard" shall be available for the cost of operation and maintenance of said housing facility.
>
> Sec. 3. The administration of this housing facility by the Coast Guard shall be in conformity with the administration of similar housing projects by the other Armed Forces.[4]

The housing units transferred by this Act had been constructed in 1942. Public Law 86-151, 86th Congress was enacted August 11,

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[1]U.S. Congress, The Lanham Act, Public Law 671, 76th Congress, 3rd Session, June 28, 1940. Section 4.

[2]U.S. Comptroller General Decision, B-115750. July 20, 1963.

[3]U.S. Congress, An Act to Authorize the Coast Guard to Accept, Operate, and Maintain a Certain Defense Housing Facility at Cape May, N.J., Public Law 247, 83rd Congress, 1st Sess., August 8, 1953.

[4]Ibid.

1959, "to authorize the Coast Guard to accept, operate, and maintain a certain defense housing facility at Yorktown, Virginia, and for other purposes."[1] This law provided 42 family housing units for the personnel attached to Coast Guard units in the Yorktown area.

Using criteria established by Enclosure 4 of Commandant Notice 11101 of 17 February 1964, all 50 units located in Cape May, New Jersey, and 35 of the units located at Yorktown have been classified as inadequate housing, and as such are not considered public quarters for which the occupant must forfeit his quarters allowance.

Current Situation

An inventory of present family housing units by District and metropolitan areas is presented as Table 1, page 12. The statistics contained in the table are based on reports made to the Chief, Office of Personnel, Coast Guard Headquarters by the various District Commanders.

The total number of personnel entitled to Basic Allowance for Quarters (BAQ) on 1 July 1964, according to records maintained by the Comptrollers Office, was 15,191. The difference between this figure and the total shown in Table 1 is assumed to result from failure of certain units to report and discrepancies resulting from personnel in transit, on temporary duty, or absent from their unit due to other reasons.

1U.S. Congress, An Act to Authorize the Coast Guard to Accept, Operate, and Maintain a Certain Defense Housing Facility at Yorktown, Virginia, and for other purposes, Public Law 151, 86th Congress, 1st Session, August 11, 1959.

TABLE 1

INVENTORY OF HOUSING NEEDS

Area	Personnel Entitled Housing	C.G. Housing Avail.	Other Adequate Housing Utilized	Gross Deficit 6/30/64	Per Cent Improperly Housed
First District					
Portland	280			161	57.5%
Boston	548			359	61.5%
New Bedford	121			66	54.5%
Other	540			290	53.7%
TOTAL	1489	58	555	876	58.8%
Second District					
St. Louis	95			39	41.1%
Other	236			130	55.1%
TOTAL	331	0	162	169	51.7%
Third District					
New York	931			499	53.5%
New London	665			511	77.0%
Philadelphia	117			74	63.0%
Cape May	328			96	29.2%
Other	145			81	43.8%
TOTAL	2186	(50)78	847	1261	62.6%
Fifth District					
Portsmouth	591			306	51.8%
Elizabeth City	335			270	80.6%
Baltimore	203			140	69.0%
Yorktown	111			68	61.5%
Other	349			111	31.5%
TOTAL	1589	(34)56	638	895	58.2%
Seventh District					
Miami	331			224	67.5%
St. Petersburg	146			97	66.5%
San Juan	167			122	73.0%
Other	393			150	38.2%
TOTAL	1037	44	400	593	65.1%
Eighth District					
New Orleans	259			259	100%
Galveston	137			68	49.6%
Other	592			384	64.9%
TOTAL	988	29	248	711	72.1%

TABLE 1-continued

Area	Personnel Entitled Housing	C.G. Housing Avail.	Other Adequate Housing Utilized	Gross Deficit 6/30/64	Per Cent Improperly Housed
Ninth District					
Cleveland	142			110	77.5%
Other	966			440	45.5%
TOTAL	1108	112	446	550	49.5%
Eleventh District					
Long Beach	232			222	95.6%
Other	339			309	
TOTAL	571	23	17	531	92.8%
Twelfth District					
San Francisco	639			456	71.5%
Other	240			113	47.1%
TOTAL	879	73	237	569	64.8%
Thirteenth District					
Seattle	401			293	73.0%
Port Angeles	155			111	71.3%
Astoria	106			66	62.1%
Other	276			134	48.6%
TOTAL	938	62	272	604	64.3%
Fourteenth District					
Honolulu	468			336	71.8%
Guam	52			3	5.8%
Wake	6			6	100%
Saipan	7			7	100%
Other	183			45	29.0%
TOTAL	720	28	295	397	55.0%
Seventeenth District					
Juneau	127			114	89.9%
Ketchikan	205			205	100%
Cordova	21			21	100%
Other	58			31	53.4%
TOTAL	411	2	38	371	92.0%
Headquarters and Radio Washington	485		116	369	76.0%
Bermuda	68		33	35	51.4%
TOTALS	12800	(85)579	4229	7901	61.7%

()=inadequate

SOURCE: Statistics compiled by Coast Guard Headquarters, Office of Personnel, December 1964, from Servicewide Survey Conducted in Compliance with Commandant's Notice 11101 of 17 February 1964.

If the Total Gross Deficit figure is adjusted to reflect the 2391 unreported personnel, the Gross Deficit in Housing facilities becomes 9392.

Of the 579 Coast Guard Housing units available, 85 are classified inadequate as stated previously. According to data obtained by Coast Guard Headquarters from the Army and Navy, Coast Guard personnel occupy approximately 550 housing units under control of the Department of Defense Agencies.[1] These units are occupied on one of the following bases:

1) Where the Coast Guard is a tenant of a Department of Defense facility

2) Local agreements between Coast Guard and Department of Defense commands

3) Agreement between the individual and the Department of Defense command[2]

The difference between the total personnel entitled to housing, less Coast Guard and Department of Defense housing occupied, and the total Gross Deficit as illustrated in Table 1, pages 12, 13 represents the number of personnel who have located adequate private housing.

As stated in Enclosure 1 of Commandant's Notice 11101 of February 17, 1964, "primary reliance will be placed on the

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[1]U.S. Coast Guard Headquarters, Memorandum to Chief of Staff from Chief, Office of Operations entitled, Fiscal Year 1964 Navy Family Housing Program, 9 November 1962.

[2]Ibid.

private housing supply to meet the military need".[1] The current problem, therefore, is to provide adequate housing for Coast Guard personnel and their families where present housing is either inadequate or non-existent. From the data presented, the family housing demand for the Coast Guard is estimated to be in excess of 9000 units. To supply this demand by construction from appropriated funds, even using a modest unit cost of $12,000, would require an expenditure of nearly 100 million dollars.

Table 2, pages 17, 18 presents a brief resumé of the Public Family Housing Construction program of the Coast Guard during the past five fiscal years. The wide variations in units authorized demonstrates the absence of a planned program for improving the servicewide housing situation. Of the fifty-two units authorized in Fiscal Year 1960, all but nine were replacements of inadequate units under the provisions of Public Law 85-241.[2]

The forty-eight units authorized for Annette Air Station, Alaska (twenty-four in FY1964 and twenty-four in FY1965) and the one hundred twenty units authorized for San Juan, Puerto Rico represent the largest efforts on the part of the Coast Guard to fulfill the need for adequate family housing.

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[1]U.S. Coast Guard, Survey for Coast Guard Family Housing Program, Commandant's Notice 11101, February 17, 1964, (Encl. 1), p. 3.

[2]U.S. Congress, An Act to Authorize Certain Construction at Military Installations, and for other purposes, Public Law 241, 85th Congress, 1st Session, August 30, 1957.

The following chapters will attempt to evaluate the importance of family housing for Coast Guard personnel, to outline potential alternative methods by which the present situation can be improved, and to suggest various areas in the acquisition and maintenance cycle that will require extensive study and deliberations.

TABLE 2

PUBLIC FAMILY HOUSING CONSTRUCTION
1900 - 1965

FY 1960 APPROPRIATION

Location	District	No. Of Family Units	Remarks
Cape Cot LtSta. Mass.	1	2	Replacement under AC&I Inadequate Housing Program. Public Law 85-241 as amended.
Seattle Radio Station, Wash.	13	2	"
Sankaty Head, LtSta., Mass.	1	2	"
Pigion Pt. LtSta., Calif.	12	4	"
Ballast Pt. LtSta. Calif.	11	2	"
Pt. Conception LtSta., Calif.	11	1	"
Piedras Blancas LtSta., Calif.	12	4	"
San Luis Obispo Ltsta., Calif.	12	2	"
Jupiter Inlet LtSta., Fla.	7	2	"
Seul Choix Pt. LtSta., Mich.	9	1	"
Amelia Island LAS, Fla.	7	1	"
Angel Island (Pt. Blunt) LtSta., Calif.	12	2	"
Trinidad Head LtSta., Calif.	12	2	"
Pt. Arena LtSta., Calif.	12	3	"
Ketchikan Radio Sta., Alaska	17	1	"
Pt. Hueneme LtSta., Calif.	12	2	"
Block Island SE LtSta., R.I.	1	1	"
Pt. Wilson LtSta., Wash.	13	1	"
Trinidad Head LtSta., Calif.	12	1	New Unit (OE)
Pt. Arena Loran Sta.	12	4	Replacement units (AC&I)
Hawaii Loran Sta., Hawaii	14	8	New Units
TOTAL		52	

FY 1961 APPROPRIATION

Nantucket Loran Sta., Mass.	1	10	New Units
Jupiter Loran St., Fla.	7	9	New Units
San Mateo Loran Sta., Calif.	11	3	New Units
TOTAL		22	

TABLE 2-continued

FY 1962 APPROPRIATION

Location	District	No. of Family Units	Remarks
Tybee LtSta., Georgia	7	4	New Units
FY 1963 APPROPRIATION			
Kflavik Loran Monitor Station, Iceland	OGACTE	4	New Units
Port Mansfield LAS, La.	8	2	New Units
TOTAL		6	
FY 1964 APPROPRIATION			
Annette Air Station, Alaska	17	24	1st Phase of Program- New Units
Chetco River Sta., Oregon	13	5	New Shore Facility
Commandant's Qtrs., Bethesda, Md.	HQ	1	New Unit
Lynde Point LtSta., Conn.	3	2	Replacement
Saipan Loran Monitor Sta.	14	4	New Units
TOTAL		36	
FY 1965 APPROPRIATION			
Annette Air Station, Alaska	17	24	2nd Phase of Program - New Units
San Juan, P.R.	7	120	New CG Units
TOTAL		144	

SOURCE: Data obtained from the Office, Chief Civil Engineering Division, United States Coast Guard Headquarters, 6 January 1965.

CHAPTER II

DETERMINING THE NEED FOR FAMILY HOUSING

The data presented concerning housing needs and construction gives evidence of a significant deficit both in the amount of housing provided by the Coast Guard, when examined in relation to the amount of housing for which there is an apparent need, and in the effective planning and programming for improvement in the housing situation. The remainder of this monologue will explore and define: (1) major factors which must be faced in establishing a Coast Guard housing program, (2) some of the alternatives that are available for implementing this program, and (3) the types of decisions that must be made by Coast Guard officials, in order that the urgent family housing needs of the Coast Guard may be filled.

The current interest which has been aroused regarding the improvement of family housing in the Coast Guard appears to have sufficient strength to bring to fruition a benefit which has been sorely neglected for many years. If, however, a housing program is to be truly effective, it must first be subjected to careful consideration and complete evaluation in relation to other available alternatives and to certain cost-benefit relationships. Without a critical evaluation of the potential rewards and weaknesses of all available means to achieve the desired goal we

may be like the man "who, by running very fast, succeeds in jumping aboard the wrong train".[1]

Analysis-making must be broken into chunks, since it is impossible for a single analysis to examine all problems of choice simultaneously. Thus comparisons of alternative courses of action always pertain to a part of the problem. Other parts of the over-all problem are temporarily put aside, possible discussions about some matters being ignored, specific decisions about others being taken for granted. The resulting analyses are intended to provide assistance in finding optimal, or at least good solutions to sub-problems: in the jargon of systems analysis, they are suboptimizations.[2]

There exists three basic questions that must be resolved:

1) Should the U.S. Coast Guard provide public quarters for the families of active duty personnel?

2) If so, where should family quarters be provided (at which activities and where in relative proximity to operating installations), and what facilities should be included?

3) What will supervision, operation, and maintenance requirements be for sustaining the housing once it has been completed?

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[1]Wayne A. R. Leys, Ethics for Policy Decisions: The Act of Asking Deliberate Questions, (Inglewood Cliffs, N.J.: Prentice-Hall, Inc. 1952), p. 8.

[2]Roland N. McKean, Efficiency in Government Through Systems Analysis. (New York: John Wiley & Sons, Inc. 1958), p. 30.

Is Family Housing a Service Responsibility?

From the beginning of time shelter has been considered and accepted as one of the three basic necessities of life. The need for housing is a continuing one and is expected to become greater in the last few years of the 1960's and through the 1970's as the young adults of the World War II "baby crop" create an increased demand for new housing.[1]

The major question then is not, "Is housing needed by the service member?" rather it is, "Should the government furnish the housing?" The question of government responsibility will be viewed from the perspectives of operational requirements, psychological factors, and economic circumstances.

The first area to be considered is that of operational requirements. The Coast Guard has many duties which demand that a large proportion of the personnel assigned to specific stations or ships be immediately available to perform the assigned mission of the unit. The proximity to the ship or station within which personnel must live in order not to impair the operational capability of the unit will vary depending upon the mission and the community features. By restricting this distance, the availability of housing also becomes restricted. A major question that must be resolved, therefore, in the establishment and continuance of a housing program is, "What constitutes an operational necessity for residence in close proximity to an

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[1]U.S. Department of Labor, Bureau of Labor Statistics, Labor and Material Requirements for Private One-Family House Construction. Bulletin No. 1404, June 1964, p. 1.

operating unit?" The general guideline upon which this decision will be based is set forth in paragraph 2(b) of Bureau of the Budget Circular No A-18. Construction of family housing units is deemed appropriate.

> "Where it is determined by the head of the agency that necessary service cannot be rendered or property of the United States cannot be adequately protected unless certain employees are required to live in Government quarters at the station. In such cases, it must be positively demonstrated that these ends cannot be met if the personnel for whom housing is to be constructed are permitted to live away from the station, even in the immediate vicinity."[1]

Availability of adequate housing within close enough proximity to the operating unit to meet the operational requirements is not to be confused with the 'reasonable commuting distance'. The time and costs involved in travel between home and the place of work will be considered later. The demands created by operational necessities involve the type of duty which the unit is expected to perform and the number of individuals available to respond to such situations. For a lifeboat station with ten men and two boats assigned, it would be vitally important that at least seven of the men be immediately available if conditions indicated a reasonable expectation that both boats might be required to perform a rescue mission.

The Shore Units Report of 1962 suggested the following standards for family housing at small units:

> For our smaller units the following standards for family housing should apply:

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[1]U.S., Executive Office of the President, Bureau of the Budget, Policies on Construction of Family Housing, Circular A-18, October 18, 1957, p. 1

a. For a small station with a complement of four men or fewer where a continuous watch is required, family housing should be provided for the full complement if civilian housing is unavailable in the area. However, this should not be the sole criteria. If the men can find suitable civilian housing reasonably nearby, they should be required to commute for their watch-standing and day work.

b. For small stations with an operational duty such as search and rescue or aids to navigation requiring a complement of ten or more men:

(1) Family quarters for the commanding officer or officer-in-charge and his executive officer should be provided on the reservation.

(2) If the station is in a remote, overcrowded or resort area, family housing should be provided for 33-1/3 per cent of the complement.[1]

Units whose primary or secondary duties involve search and rescue operations are most likely to require on-site housing to meet operational requirements. However, other activities, such as communications facilities, may also fall within this classification.

It can be assumed from current practice that federally employed personnel including the uniformed service personnel are not to be restricted from marriage and the acceptance of responsibility for raising families. Those units then whose duties include immediate response to operational activities should be provided with adequate housing facilities to meet the needs of assigned personnel. Justification for housing on the basis of operational requirements should be weighed very carefully. Most Coast Guard units could accurately claim that on-

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[1]U.S. Coast Guard, A Report on the Requirements for Coast Guard Units, May 1962, p. XI-34.

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[1]U.S. Coast Guard, A Report on the Requirements for Coast Guard Units, May 1962, p. XI-34.

site housing would make personnel more readily available for duty and would ease the burdens of transportation, thus improving performance. Important as these considerations may be, they do not meet the standards of the previously cited Circular No. A-18 for justifying the family housing as an operational necessity.[1]

The second factor in consideration of the basic question regarding whether or not to provide government housing for Coast Guard families can be classified as psychological. "Expectations are more important than actual facts in fostering /or destroying/ morale."[2] The unpleasantries, real or imaginary, connected with prospective shelter seeking have a definite bearing upon the attitude of the serviceman and his family.

> The statistics pattern concerning the number of Coast Guard personnel who are married has changed considerably in recent years. Latest figures indicate that 75.6 per cent of all commissioned officers are married; above the two lowest ranks the figure is well over 95 per cent. For warrant officers it is 95.6 per cent. Of all enlisted men 51 per cent are married, but in the petty officer grades, E-4 to E-9, the percentage is 74 per cent.
>
> It is not anticipated that this pattern will change appreciably in the next few years. Therefore, it is essential that shore installation planning include all reasonable methods for keeping Coast Guard families together as much as possible. This concept can have tangible as well as intangible results. A man, who feels that in spite of frequent transfers efforts are being made to maintain his family life, will be more inclined to reenlist. A longer tour of duty is possible where a man has his family nearby, reducing the number of chain reaction transfers. The number of hardship transfers caused by domestic disasters will also diminish.

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[1]Bureau of the Budget, Circular No. A-18, op. cit.

[2]Paul M. Dauten, Jr., Current Issues and Emerging Concepts in Management, (Boston: Houghton Mifflin Company, 1962), p. 85.

> Another Factor worthy of consideration is increased efficiency which results from having some personnel, especially those whose duties require immediate operational action and decision, located close to the scene of operations on a 24-hour basis. Such a concept reduces the number of personnel required for the particular function.[1]

Assurance of adequate family housing for career military personnel is essential to maintenance of morale and reenlistment.[2] The uniformed services have long recognized the importance of avoiding long periods of family separation. The service member who is unable to have his family near enough for a reasonably normal family life is subject to special concern over the uncertainty of their welfare. Recognition that certain types of units, such as totally isolated Loran stations or units in restricted areas, are unsuitable for family living has resulted in limiting the length of duty tours for personnel assigned.[3] A unit totally isolated from schools, medical and social facilities does not provide a suitable setting for family life. Unless the size of the unit and the number of personnel assigned is sufficient to justify the cost of providing schools and medical facilities, no justification can be made for subjecting women and children to a substandard existence.

The quality of housing available to the service member is also a major psychological factor. A man forced to live with

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[1]U.S. Coast Guard, A Report on the Requirements for Coast Guard Units, May 1962, p. X1-1, 2.

[2]U.S. Department of Defense. Report of the Advisory Panel on Military Family Housing Policies and Practices. 15 November 1961, p. 11.

[3]U.S. Coast Guard, Overseas Tours of Duty, Commandant Instruction 1300.2A, 1 September 1964, p. 1.

his family in quarters substantially inferior to what he is accustomed to or to what his civilian counterpart, income-wise, is able to enjoy will tend to blame the Service for his unpleasant situation. Under these conditions, a strong possibility exists that his performance at work will suffer and the end result may be the loss of a trained employee through his failure to reenlist.

A feeling of uncertainty is, perhaps, one of the most difficult feelings to live with. For the serviceman who is constantly faced with the possibility of being assigned to an area which will not afford reasonable opportunity for adequate housing, this uncertainty can be sufficiently strong to reduce efficiency or invite departure from the service. Another uncertainty exists for the serviceman who is bold enough to buy or unfortunate enough to be forced by the unavailability of rental housing to purchase housing. Will he be able to eliminate the obligations for the property without sustaining a significant financial loss?

The possibility of relieving the psychological tension created by the uncertainties inherent with the frequent duty assignment changes is one of the strongest arguments for providing adequate public quarters. Research to determine the average amount of time expended annually by a serviceman in locating adequate housing could provide useful data regarding the loss of valuable work or leave time.

The most sensitive set of factors to be dealt with in considering family housing for Coast Guard personnel is

economic. According to a Labor Department study of about 10,000 city families, the average family now spends almost 30 cents out of every dollar for housing expenses.[1] This figure includes household operation and furnishings. Housing has, according to the study, replaced food as the major expense of the average American family. Housing, or the basic allowance for quarters in lieu of housing, constitutes a significant portion of the total compensation of the members of the uniformed services. Table 3, page 28 presents the Basic Allowance for Quarters as a percentage of the total pay for a typical member of each grade.

The recognition of housing as a method of compensation for military personnel is almost one hundred years old.

> The first general authorization for a quarters allowance for a military service was made by the Secretary of the Navy, Gideon Welles, on May 23, 1866. In accordance with General Order 75, "...from and after the first day of June proximo, officers who are not provided with quarters on shore stations will be allowed a sum equal to 33-1/3 per cent of their pay".[2]

Various provisions for quarters allowances for officers of both the Army and Navy were made between 1866 and 1915. World War I saw two important changes with regard to these allowances. In the first place, by the Act of March 4, 1915, enlisted men were authorized commutation of quarters at fifteen dollars per month and commutation of heat and light at varying rates as for

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[1]U.S. Department of Labor, Survey of Consumer Expenditures--Consumer Expenditures and Income, Bureau of Labor Statistics Report No 237-38, April 1964, p. 2.

[2]U.S. Department of Defense, Appendix to the Report of the Advisory Panel on Military Family Housing Policies and Practices, p. E-4.

TABLE 3

COMPARATIVE SHELTER COST FOR MILITARY AND CIVILIAN

	Military			Civilian		
Grade	Total Pay and Allowances	BAQ	BAQ As % Of Total Income	Shelter Cost As % Of Total Income	Average Amount Spent For Shelter 1/	Civilian Pay Ranges
0-6(22) 2/	$15,916 3/	$2040	12.8			
0-5(18)	12,672	1884	14.8	9.8	$1508	$15,359
0-4(12)	10,428	1740	16.7			
0-4(20)	9,876	1740	17.6	11.6	1261	10,916
0-3(6)	8,844	1560	17.7			
W-3(16)	8,340	1560	18.7	12.5	1124	8,931
E-9(18)	7,656	1440	18.8			
0-2(3)	7,548	1440	19.1			
W-2(10)	7,056	1440	20.2			
E-8(16)	6,792	1440	21.2	14.0	988	7,085
W-1(8)	6,324	1320	20.9			
E-7(14)	6,060	1380	22.8			
0-1(2)	5,580	1320	23.6			
E-6(10)	5,256	1320	25.1	14.5	863	5,927
E-5(6)	4,644	1260	27.2	16.2	765	4,723
E-4(3)	3,372	660 4/	19.6	19.7	650	3,292

1/ Amount includes shelter and utilities only

2/ Figures in parenthesis indicate years of service

3/ Includes subsistance allowance of $48 per month for officers, $31 per month for enlisted in addition to quarters allowance and base pay

4/ Allowance for one (1) dependent

SOURCE: Military pay and allowances extracted from standard pay table. Civilian pay and shelter costs taken from Bureau of Labor Statistics Report No 237-38. Consumer Expenditures and Income, Urban U.S. 1900-61, April 1964.

officers. Secondly, the responsibility of the government as to quarters for the dependents of commissioned officers was first recognized by the Act of April 16, 1918. In accordance with this law an officer who maintained a home for a wife, child or dependent parent was furnished for such dependents the number of rooms prescribed by the Act of March 2, 1907, or if government quarters were not available, the commissioned officer was paid commutation of quarters and commutation for heat and light at the rate authorized by law. This authorization was without regard to personal quarters furnished him elsewhere--inside or outside the United States.[1]

The system of commutation for quarters, heat and light for the commissioned officer and for his dependents was repealed by the Pay Act of 1922 and a rental allowance was substituted therefor. When public quarters were not available, a commissioned officer "shall be entitled at all times, in addition to his pay, to a money allowance for rental of quarters, the amount of such allowance..."[2] Also in 1922, enlisted men not furnished quarters by the government became entitled to a monetary allowance for rental.[3] Numerous changes, both major and minor, have been made in the amounts and eligibility requirements for quarters allowances since 1922. Most of the changes have been toward a broader recognition of the need to improve compensation to the

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[1] Ibid.

[2] Ibid. p. E-5.

[3] Ibid.

serviceman for the inconveniences and uncertainties which are inherent with service life.

When public quarters are provided, a major expense is eliminated for the serviceman and his family. When public quarters are not provided, the service member must locate his own accomodations. The general policy of the Coast Guard as expressed in Enclosure (1) to Commandant Notice 11101 is that the community will be the major source of housing for military people.[1] If the member cannot find adequate quarters which can be purchased or rented and maintained (including utilities) at a cost equivalent to the Basic Allowance for Quarters, an injustice results because he will be forced to either pay more or accept less suitable quarters. In either case, the end result is an inequality between him and his contemporary who is provided quarters. Table 3, page 28 provides a comparison of the present pay and quarters allowance of service personnel and the average expense of shelter for the civilian sector determined by the Department of Labor report.[2]

The minimum standard of housing which can realistically be expected to assist in the program for retaining qualified, experienced personnel in the Coast Guard is that the housing provided or available to the service member be equal to that enjoyed by his civilian counterpart. No single set of criteria can be established to provide the guidelines for this

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[1]U.S. Coast Guard, Survey for Coast Guard Family Housing Program, Commandant Notice 11101, 17 February 1964.

[2]op. cit.

determination. Income comparison alone does not give due consideration to the difference in the monthly housing expense for buying and renting.

One of the basic objectives of the housing program recommended by the Advisory Panel on Military Family Housing Policies and Practices for the Department of Defense was "to minimize disparity between military family housing and its civilian counterpart".[1]

The same committee, in its study of the quarters allowance, considered the following criteria:

> Allowances should provide military personnel with funds to rent dwellings comparable to those of civilians of equivalent income group.[2]

The deliberations of the Hook Commission which resulted in the Career Compensation Act of 1949 established the considerations upon which Basic Allowance for Quarters is based.

> Short-term assignments encourage high community rent levels. Service families are generally unable to compete with permanent local residents of equivalent income status. Quarters allowances should be equivalent to the upper third quartile rentals paid by civilians of equivalent income status to compensate for above factors.[3]

What Are the Alternatives?

The preceding pages of this chapter have posed some of the basic elements that must be weighed in considering the all

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[1]U.S. Department of Defense, Report of the Advisory Panel on Military Family Housing Policies and Practices, 15 November 1961, p. 8.

[2]Ibid., p. 27.

[3]Ibid., p. 26.

important question of whether or not the Coast Guard, as an agency of the Federal government, will engage in efforts to aid its personnel in meeting shelter needs. If a servicewide examination conducted by available methods of survey and inspection reveals that the operational, psychological and economic circumstances do not warrant government participation in the housing effort, no further deliberations are needed other than possible periodic reevaluation of the basic considerations. If, on the contrary, suitable justification for government participation is evidenced, the next step in the decision-making process must be taken. How can the housing deficiencies be corrected?

The alternatives available in lieu of pursuing the acquisition of housing assets would include:

1) Let every man fare for himself in the location of housing and risk the loss of trained people.

2) Attempt to persuade Congress that increased allowances for quarters are needed.

3) Increase unit complements sufficiently to eliminate the necessity for personnel living near the unit.

4) Relocate units where housing is available.

Of the above, only number (2) is sufficiently rational to merit further discourse. The Coast Guard is tied to the entire defense establishment and the other uniformed services for matters of Pay and Allowances under the Career Compensation Act.[1] As such it is only realistic to assume that major impetus for increases in the Basic Allowance for Quarters must originate with the Department of Defense. Substantial increases in

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[1]U.S. Code Title 37 Section 101.

allowances would doubtless bring a sizeable reduction in the total housing deficit based on presently used criteria. More houses would be available within the monetary allowances of the service member. However, particularly in communities with heavy concentrations of service personnel, past history gives evidence that rental charges are likely to be increased proportionately with the allowance increases leaving the overall housing situation unimproved. In addition, increased allowances are meaningless where adequate vacant housing does not exist.

The Commandant of the Coast Guard emphasized in Enclosure (1) of Commandant Notice 11101 that the major source of housing for military people should be found in the local communities.[1] The basic policy of the Department of Defense likewise asserts primary reliance upon existing private housing in nearby communities.[2] The first alternative for the Coast Guard then in solving the housing situation is to actively seek improved community support. Support to a Federal agency is not the automatic response of a private community. The transient status of service personnel frequently precludes active participation in community activities and thus greatly restricts the flow of information needed for a reasonable understanding of both community and agency needs and problems. A concerted effort toward a general improvement of community relations may well be the simplest and most economical solution to a sizeable portion

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[1]U.S. Coast Guard Commandant Notice 11101. op. cit. p. 1.

[2]U.S. Department of Defense, Report of Advisory Panel on Military Family Housing Policies and Practices, 15 November 1961, p. 14.

of the housing need. The first step in this direction should be a recognition of the need to impress upon the service member the consequences of the improper care of the housing available to him. A history of careless use of housing facilities by service personnel is likely to greatly restrict community interest in supporting the activity. Table 4, page 35 presents data selected from a June 1962 report of Housing Characteristics based on the 1960 Census of Housing. This table is presented primarily to give evidence that rental housing is available at a wide range of rates. If any of this housing is within reasonable distance to serve Coast Guard personnel, then effort should be exerted by the local commands to make it available to Coast Guard personnel at moderate rates.

The Coast Guard's policy on this matter is expressed in Enclosure (1) to Commandant's Notice 11101 as follows:

> In order to be sure that nearby communities are afforded every opportunity to provide housing for military families, the military need will be discussed at regular intervals with representatives of the Federal Housing Administration and with local government officials, the Chamber of Commerce, Real Estate Board, Home Builders Association, etc. In such discussions and by other appropriate means, it will be made clear that landlords and realtors are invited and encouraged to list rental vacancies with the unit.[1]

The opposite approach from dependence upon community support would be total reliance upon government-owned housing financed by appropriated funds. Where the size of the community is inadequate to furnish the housing needed for Coast Guard personnel, this may be the only feasible alternative. It should

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[1]U.S. Coast Guard Commandant Notice 11101. op. cit., p. 1.

TABLE 4

RENTAL HOUSING AVAILABLE

ACCORDING TO 1960 CENSUS OF HOUSING

Rental Range	Total United States	Regions 1/ New England	Middle Atlantic	South Atlantic	Pacific
Less than $30	173,666	11,750	17,318	37,397	14,707
$30 to $39	172,246	12,270	19,459	25,340	26,094
$40 to $59	388,775	20,088	49,275	56,684	59,611
$60 to $79	304,752	13,595	38,829	46,616	60,762
$80 to $99	137,107	4,725	17,743	18,920	39,884
$100 to $119	75,234	2,205	11,416	11,333	21,386
$120 or more	108,474	3,613	25,596	17,816	26,032
TOTAL	1,360,254	68,246	179,636	213,106	248,476
Duration of Vacancy					
Less than 1 Month	385,617	14,167	37,117	55,895	100,888
1 up to 4 Months	582,877	29,293	81,069	95,069	103,137
4 up to 6 Months	133,840	8,775	20,288	21,699	16,043
6 Months or More	326,059	19,687	45,762	55,174	33,142

1/ The four regions listed are only representative of the nine regions of the United States and figures shown do not equal total for United States.

SOURCE: United States Department of Commerce, Housing Characteristics from 1960 Census of Housing, Advance Report HC(A2)-1 June 1962.

be recognized that, where total reliance is placed on government-owned housing, overall community relations may suffer.

The third alternative to solution of the housing problem may be found in the area between the two previously listed extremes: reliance upon community support as the primary source of housing with net deficiencies being filled, where required, by construction of government quarters. Community support is important for two major assets: first, the actual properties owned by the local citizens and second, the financial resources potentially available to support housing construction. It is this second resource that may be most adequately employed when backed by some method of guarantee supported by the Federal government. Between 1949 and 1961, a total of 182,442 housing units were constructed under the provisions of the Wherry and Capehart programs.[1] The success of these programs is evidence of the potential to be found in joint efforts of the community and government. Section 810 of the National Housing Act, the only significant program currently available for this type of effort, will be covered in the succeeding chapter.

Two major questions require consideration before proceeding to the more specific areas of the how and what kind of housing to provide. First, how much housing is needed and second, where is it needed?

The primary method employed by the Department of Defense

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[1]U.S. Department of Defense, Appendix to the Report of the Advisory Panel on Military Family Housing Policies and Practices, 15 November 1961, pps. C-3, C-4.

to determine requirements has been the annual housing survey. The community near military installations is surveyed annually to determine the availability and adequacy of private rental housing for military personnel. Survey criteria are designed to develop projected needs for use in long range planning. Housing assets considered in the survey include those houses, apartments, and trailers occupied by military personnel entitled to quarters as well as vacant rental units currently available to military personnel, provided they meet certain conditions of adequacy:

> Location within a reasonable commuting distance.
>
> Housing expense, including utilities, is consistent with an amount /the/ majority of servicemen can afford, and
>
> Structure is in a good state of repair, in an area suitable for residences, and has rooms properly arranged with equipment generally provided for dwelling use.[1]

The Bureau of the Budget provides the following definitions:

> Reasonable commuting distance will generally be considered that distance which requires travel time of not more than two hours per round trip by automobile or public transportation, or an expense per person of not more than one dollar per round trip by public transportation (except in metropolitan areas). This general rule can be modified by the agency for military necessity or for requirements of service or protection, or if it can be shown that the time and cost involved in commuting would create a hardship upon employees, that local commuting habits in the area differ materially,

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[1]U.S. Department of Defense, Report of Advisory Panel on Military Policies and Practices, op. cit., p. 14.

or that public transportation is not and cannot be made readily available.[1]

Available housing will usually include both that which is for sale and that which is for rent, except in those situations where it is the practice of the agency to rotate personnel between stations at intervals of approximately three years only rental housing need be considered available.[2]

Insufficiency or inadequacy of the housing supply can be demonstrated by showing that one or more of the following conditions exist and are likely to be of extended duration: that housing cannot be located through realtors or advertisement; that the available housing is substandard by reason of design, construction, or location, or that because of size, it is considerably more costly than employees can afford; or that employees subject to rotation cannot obtain leases permitting them to vacate on thirty days' notice, at the prevailing rental rates.[3]

The Assistant Secretary of Defense (Installations and Logistics) in establishing policies and criteria for military family housing is more specific regarding the cost and condition factors. Housing will be considered suitable provided it meets the following criteria in addition to being suitably located:

Cost: The average total cost (including rent, utilities and other costs, except telephone, paid by the occupant) per month does not exceed the amount shown for the rank of the occupant in the following schedule. In foreign countries and other locations where station allowances are in effect, the housing portion of the station allowance will be added to the following amounts to establish the appropriate maximum allowable housing cost.

0-6	$200	E-9	$150
0-5	187	E-8	142
0-4	175	E-7	137
0-3	158	E-6	127

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[1]Bureau of the Budget, Circular A-18, op. cit., p. 2.

[2]Ibid.

[3]Ibid.

O-2	142	E-5	120
O-1	125	E-4*	110
W-4	168	E-4	**
W-3	157	E-3	**
W-2	147	E-2	**
W-1	140	E-1	**

* Four or more years service

** Basic allowance for quarters by grade and by number of dependents as set forth in Section 3, Dependents Assistance Act of 1950, as amended (50 U.S.C., App. 2201-2216).

Condition: The unit must be a complete dwelling unit with private entrance, with bath and kitchen for sole use of the occupants, and so arranged that both kitchen and bedrooms can be entered without passing through bedrooms. The unit must be well constructed and in good state of repair with heating equipment provided and kitchen equipment provided or available on a rental basis. Also, it must be located in a residential area which meets acceptable standards for health and sanitation and which is not subject to offensive fumes, industrial noises and other objectional features.

The unit must be adequate in bedroom count for military families as set forth above. With respect to net floor area, one bedroom units normally should be not less than 550 square feet, two bedrooms 750, three bedrooms 960, and four bedrooms 1,080; however, only in unusual circumstances will units be declared inadequate solely because of insufficient floor area.[1]

The Navy has established the following criteria for determining Housing Requirements:

Gross Housing Requirements: The gross housing requirements for a given installation shall be based on eligible personnel strengths which are projected forward as far as reliable estimates are available. The lowest predictable sustained strength level will be used. To the greatest practicable extent, the gross family housing requirement will be derived from actual marital rates experienced for each installation

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[1]U.S. Department of Defense. Military Family Housing Program - Policy and Criteria, (Enclosure 1 to Program Guidelines for FY 1965), p. 5-6.

or for an installation with a similar mission. Service-wide marital factors will be used only in the absence of specific experience data.

Net Housing Requirements: The net housing requirements shall be determined by subtracting from the gross requirement:

(1) Existing adequate public quarters

(2) Public quarters approved for or under construction

(3) Wherry housing, acquired and unacquired

(4) Existing Local Housing Authority--owned rental housing or other public low-rent housing if military personnel are eligible for acceptance as tenants

(5) Privately-owned rentals occupied by Navy Personnel provided the dwelling units meet standards of adequacy

(6) Vacant privately-owned rental units which meet standards of adequacy

(7) Units occupied by military owners.[1]

The present policy in effect within the Coast Guard for determination of gross family housing requirements and assets parallels the Navy Criteria in most respects. Community support housing will be charged as assets against the military requirement, if: (1) it is available for occupancy by military personnel; (2) it is structurally sound, lacks no essential facilities and is in an appropriate residential neighborhood; (3) the cost is within a serviceman's ability to pay; and (4) it is located within a reasonable distance of the military installation. "For-sale" housing is not considered available for

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[1]U.S. Department of Navy, Bureau of Yards and Docks, Housing Administration, NAVDOCKS, August 1962, p. 2-1, 2-2.

military personnel because the Commandant believes that such personnel, who are transferred every three or four years, should not be subjected to the financial risk and expense of home purchase in order to provide shelter for their families.[1]

Determination of the amount of housing needed for each installation must be based on full consideration of such factors as the length of time the installation will be utilized, the lowest predictable personnel strength levels which will be maintained, the adequacy of community support and existing government housing, and the impact of military housing on the local housing market.

> Military housing will not be programmed if the total number of adequate units available exceeds ninety per cent of the total requirement for military personnel. Moreover, in those areas where there is an Administrator of the Housing and Home Finance Agency, military housing will not be built unless the Administrator of the Housing and Home Finance Agency, or his designee, has been consulted as to the need and will certify to the unavailability of suitable housing.[2]

It is pointed out here that the housing deficit presented in Table 1, page 12 of Chapter 1 is based on the present Basic Allowance for Quarters in classifying housing inadequate for reasons of cost.

A survey, based on the above listed criteria, will supply the more important details of how much housing is needed and where it is needed. The remaining issue involves scheduling the resources available to the Coast Guard for meeting the

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[1]U.S. Coast Guard, Commandant Notice No. 11101, Enclosure 1, op. cit., p. 1

[2]Ibid., p. 2.

housing demand. It is assumed that limited resources will preclude immediate fulfillment of the total deficit. Management is faced, then, with the most delicate judgement in deciding where the greatest need exists. Many decisions of this type are based less on actual fact than on the principle of "the squeaking wheel, gets the grease". It is not unusual for the needs of a senior command to carry greater urgency and produce greater response than a similar or greater need by a junior command. It is this decision, of determining priorities, that creates the greatest need for a central housing administration office located at Coast Guard Headquarters. No policy for conducting periodic service-wide surveys of family housing in the Coast Guard exists at this time. The reasonable stability of the Coast Guard establishment and the unlikelihood of major changes in the total personnel strength should make a servicewide survey necessary at no more than five year intervals, once a satisfactory program has been placed in operation. Exceptions to this may be created by a significant increase or decrease in total personnel on active duty or the establishment or relocation of a unit. The latter would require local surveys only while the former may require an intermediate service-wide survey. The responsibility for evaluating and reporting unusual housing situations should be with the unit commanders under the guidance of the District Commander. The final evaluations will be made by the Commandant through his special representative for housing. Final priority determination could be based on unit needs weighed against service-wide requirements with operational

necessities given first precedence. Personal inspection of the areas with high priority requirements by Headquarters prior to final authorization could prove to be valuable.

This chapter has presented the major management decisions which must be reached prior to entry into a planned housing program. The alternatives available regarding the shelter of Coast Guard families may require periodic modification to reflect the attitudes of the President, the Congress, the Treasury Department, Department of Defense, and other governmental and the private agencies. The following chapter will explore the alternatives relating to what type of facilities are needed and how they can be acquired.

CHAPTER III

SATISFYING THE HOUSING NEED

Acceptance by the Coast Guard of any element of responsibility for housing Coast Guard families carries with it the additional requirement for determining how this responsibility can be satisfied. This chapter will suggest the major financing methods which are either presently available or are possible subject to statuatory authorizations. The later portion of the chapter will present a resumé of the methods available for determining what type of housing facilities are needed.

The policy of the Navy in providing and administering housing is to use methods that necessitate the least expenditure of Government funds, the minimum assumption of obligations and liabilities, and that offer the greatest possibilities for recovery of investments.[1] This guideline statement appears to be suitable for application to the Coast Guard. The means by which the housing deficit may be reduced will be presented in the order beginning with that which requires the least expenditure of government funds. There is ample opportunity for disagreement if comparisons are to be made between short and

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[1]U.S. Department of the Navy, Bureau of Yards and Docks, Housing Administration, NAVOOCKS p-352, August 1962, p. 1-2.

long-term costs and benefits of the various financing alternatives. By providing housing, the government retains the basic allowance for quarters, which can be applied to amortization of the acquisition cost. A thorough study and comparison of the cost to the government of housing construction and payment of Basic Allowance for Quarters is not within the scope of this paper. It will be assumed here that the fiscal resources available to the Coast Guard are inadequate to satisfy the total housing need by construction from appropriations.

Utilization of Existing Housing

Reducing the housing deficit by locating additional adequate community housing units represents the smallest annual expenditure of government funds. A concerted effort by all levels of Coast Guard Command to improve community support has considerable potential. Through the development and maintenance of effective laison with home-owners, local government officials, realtors, contractors, and financiers, the quantity and quality of housing units available to Coast Guard personnel may be improved. This amelioration may be the product of repair and improvement of facilities which are now rated as inadequate because of size, condition, or amenities not provided. Willingness on the part of the property owner to accept a lower rental would place other units within the economic range of service personnel. Only when presently available community housing has been utilized to its maximum capacity should efforts be made toward construction of additional housing assets. All reasonable precautions should be taken to avoid over-building and to

avoid harmful economic impact on local communities.[1]

A Newsweek report on the decline in housing starts during calendar year 1964 stated that the main reason for the decline was overbuilding. Builders have been making room for an average 1.5 million families every year but there have been only 900,000 new families formed and the wreckers haven't been tearing down enough old houses to make up the difference.[2]

The bulk of the housing need in the Coast Guard as presented in Table 1, pages 12, 13 is in the larger metropolitan areas such as Boston, New York, Long Beach, San Francisco, Seattle, and Honolulu. In these areas as well as many of the smaller cities, active search for housing assets by Service Commands could prove beneficial.

An additional source of supply that should be exhausted before concentrating on new construction is housing under the jurisdiction of other government agencies. In certain areas, Army, Navy, or Air Force installations may have family housing in excess of needs which can be made available for eligible Coast Guard personnel. Concern may be expressed by various officials that fluctuations in the personnel strength at the Defense Department installations could place the Coast Guard in a constant state of uncertainty regarding the continued availability of these assets. Valid as this concern may be, it does not outweigh the indefensible position of building facilities for one

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[1] Ibid., p. 2-3.

[2] "Dry Rot in the Long Postwar Housing Boom". Newsweek, October 12, 1964, p. 92.

agency of the Federal government while similar facilities under control of another agency remain unoccupied. Close laison with all government agencies in control of housing facilities, both Department of Defense and others, should be maintained.

Encouraging Private Interest and Investment

The next potentiality for solving the housing issue is that of construction financed by the community. One of the major restrictions to this method is the reluctance of the private investor to risk the possibility that changes in operational requirements or administrative practices could reduce the requirements for Coast Guard housing. The relative stability of the Coast Guard establishment makes this consideration less significant than would be the case for a Defense Department agency. However, changes in political and executive reasoning may result in relocation or closing of an installation that could spell disaster for the investor.

Various programs have been used during the past fifteen years to reduce this threat to the investor by providing government sponsored insurance against financial losses. The Wherry and Capehart programs are the most significant. At present, the provisions for mortgage insurance of houses constructed for military occupancy are found in Section 810, which was added to the National Housing Act by the Housing Act of 1959.[1] The purpose of Section 810 is to provide a program of Federal Housing Administration mortgage insurance for privately

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[1]U.S. Congress, Housing Act of 1959. Public Law 372, 86th Congress 1st Session. September 23, 1959.

financed housing for military personnel and essential civilian personnel serving or employed at an installation of one of the Armed Services, the National Aeronoutics and Space Administration or the Aromic Energy Commission. The definition of Armed Services is held to include the Coast Guard.[1]

There are two separate housing programs authorized by Section 810:

a. Section 810 (f) provides for the insurance of mortgages on multi-family rental projects, and

b. Section 810 (g) provides for the insurance of mortgages of properties constructed for eventual sale as single family dwellings.

The aggregate number of dwelling units (including all units in multi-family projects or individual dwellings) covered by outstanding commitments to insure and mortgages insured under this Section shall not exceed 5,000.

As originally enacted, Section 810 authorized the Commissioner of the Federal Housing Administration to insure loans on single-family and multi-family housing at or near defense installations if the Secretary of Defense certified: (1) that the housing covered by such mortgages was necessary to house military personnel or essential civilian employees of the armed services or contractors thereof in the interest of national defense; (2) that there is no present intent to curtail the number of such personnel assigned to the installations; (3) that adequate housing is not available at reasonable rentals within

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[1]U.S. Congress, An Act to Extend and Broaden the Authority to Insure Mortgages under Sections 809 and 810 of the National Housing Act, Public Law 127, 88th Cong., 1st Sess., September 23, 1963.

reasonable commuting distance of the installations; and (4) that such mortgaged property will not curtail occupancy in any housing existing in the vicinity of the installation, if such housing is covered by mortgages insured under other provisions of the National Housing Act.[1] This certification was designed to validate the need for housing. Section 810 waived the usual requirement that such housing be economically sound for Federal Housing Administration underwriting purposes and allowed the Commissioner to require the Secretary of Defense to guarantee the Federal Housing Administration against loss, if the Commissioner did not feel that such housing was an acceptable risk.

No mortgages were insured by the Federal Housing Administration under this program between 1959 and 1961, primarily because of the requirement that the Secretary of Defense guarantee the Federal Housing Administration against loss and because of doubts as to the ability of sponsors to obtain financing in the private mortgage market.[2] In 1961, several amendments were added to the program to overcome these obstacles. The Housing Act of 1961 eliminated the provision requiring guarantee by the Secretary of Defense, and established a special support fund for Section 810 mortgages of $25 million under the Federal National Mortgage Association special assistance program.

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[1]Housing Act of 1959. op. cit.

[2]U.S. Congress, Senate, Committee on Banking and Currency, Report on Extension of Authority to Insure Mortgages Under Sections 809 and 810 of the National Housing Act. Report No 1533, May 5, 1962, p. 3.

In addition, the 1961 Act eliminated the requirement that the Secretary certify to the Federal Housing Administration the need for housing under the program.[1]

Section 810 was intended to serve three basic purposes:

> (1) Provide a supply of acceptable family housing available on a rental occupancy basis, for an initial 5-year period, to military and civilian personnel of the defense establishment, and their dependents.
>
> (2) Reduce the requirements for Congressional appropriations to construct and maintain public quarters.
>
> (3) Provide Federal Housing Administration with legislative authority to insure mortgage loans for construction of housing projects without the requirement that "the property or project be economically sound."[2]

Although the Federal Housing Administration has sole responsibility under this legislation for determining whether it will underwrite a particular housing project, the Military Service is required to supply certain information and comments to the Commissioner on housing requirements and the acceptability of project proposals. In evaluating the acceptability of a Section 810 project proposal, it should be rated against those minimum standards of adequacy previously established for evaluating current housing inventories.

Occupancy of Section 810 rental housing is voluntary with the service member, who continues to receive his basic allowance for quarters. Should continuing vacancies occur in the housing

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[1]U.S. Congress, Housing Act of 1961, Public Law 70, 87th Congress 1st Session, June 30, 1961.

[2]Housing Administration, op. cit., p. 16-4.

that cannot be filled by military and civilian personnel of the military establishment, those unoccupied dwelling units may be offered for rent by the Sponsor to the general civilian population without approval of the service agency.

The Section 810 program, on the surface at least, has many advantages and no significant disadvantages. The Service Agency does not commit funds nor obligate itself in any way. The service member has a preemptive right to rental. The Sponsor has a preferred market with opportunity to make full utilization of the property by renting to the civilian market if consistent vacancies occur. The financier has the guarantee provided by the Federal Housing Administration mortgage insurance program. The major problem which presents itself is that of construction within the constraints of limited insured mortgages and limited allowable rentals which may be charged of the service member.

Table 5, page 52 presents a report on the status of Section 810 housing as of December 31, 1964. None of the agencies shown in section 5 have been successful in achieving the "commitment issued" step in the processing. The Coast Guard has been actively working with contractors in three areas; New London, Conn., Cape May, N.J., and Yorktown, Va.; in an attempt to secure proper site zoning and establish suitable project designs. The allocation of units between the National Aeronautics and Space Administration, Atomic Energy Commission, and Coast Guard is very tentative. A significant number of the units shown as applied for in section 4 of the Table could be released to any of the agencies listed in section 5 if a definite need was presented.

TABLE 5

FAMILY HOUSING

SECTION 810 STATUS REPORT AS OF DECEMBER 31, 1964

Congressional Limit		5,000
1. Completed		1,428
Redstone Arsenal, Alabama	100	
Eielson Air Force Base, Alaska	70	
Davis Air Force Base, Arizona	75	
Eglin Air Force Base, Florida	60	
Robins Air Force Base, Georgia	128	
Fort Polk, Louisiana	200	
Fort Polk, Louisiana	150	
Nellis Air Force Base, Nevada	200	
Cannon Air Force Base, New Mexico	54	
Holloman Air Force Base, New Mexico	32	
Walker Air Force Base, New Mexico	59	
Charleston Naval Base, South Carolina	150	
Charleston Naval Base, South Carolina	150	
2. Under Construction		718
Vandenberg Air Force Base, California	150	
Eglin Air Force Base, Florida	100	
Holloman Air Force Base, New Mexico	168	
Norfolk, Virginia	300	
3. Commitment Issued		200
Chanute Air Force Base, Illinois	200	
4. Applications in Various Stages of Processing and Review		1,152
Craig Air Force Base, Alabama	52	
Naval Base Pearl Harbor, Hawaii	500	
Scott Air Force Base, Illinois	200	
McGuire Air Force Base, New Jersey	100	
Fort Monroe, Virginia	120	
Norfolk, Virginia	180	
Total in Active Defense Program		3,498
5. Allocated to Other Agencies (NASA - 450, AEC - 400, Coast Guard - 652)		1,502

SOURCE: Data supplied by the Special Assistant for Armed Forces Housing, Federal Housing Administration, Washington, D.C.

An illustration of what can be provided by the Section 810 program is presented in the following information on Section 810 Housing at Fort Polk, Louisiana:

ILLUSTRATION 1

No Units	Bedrooms	Baths	Oven and Surface Unit	Sq. Ft.	Rent	Value
21	2	1	yes	806	$ 95.00	$10,500
301	3	1 1/2	yes	1059	115.00	13,400
28	4	1 1/2	yes	1305	135.00	15,300

Note: (1) All three and four bedroom units - central air conditioned

(2) All units have ceramic tile baths

SOURCE: Letter to Jack Carter; Special Assistant for Armed Services Housing, Federal Housing Administration, Washington, D.C. from O.P. Heffington, Director Federal Housing Administration, Shreveport, Louisiana dated October 30, 1964.

A substantial reduction in the housing deficit of the Coast Guard may be realized by actively encouraging entrepreneurs to use the Section 810 program.

Use of Appropriated Funds

When other resources for acquiring housing assets have been exhausted and a deficit continues to exist, then reliance upon construction by the agency from appropriated funds may be the only recourse. In many respects, the financing of housing by direct appropriations could be considered the most desirable method available. It provides Congress with direct authority and consequently greater control. As mentioned earlier in this paper, over the long term (25 years or more) the savings in quarters allowances could amortize the investment plus interest.

The cost to the government for operation, maintenance and supervision of public quarters varies so greatly, depending upon the number of units in a project and the geographical location, that no generalities can be made regarding total cost of a unit over its lifetime.

Desirable as appropriated funds for housing may appear, it is unrealistic to assume that sufficient funds could be obtained to eliminate the Coast Guard housing deficit within a reasonable period of years.

The Report of the Advisory Panel on Military Family Housing Policies and Practices contains the following statements regarding the correlation of military and private economy housing.

> It costs the military more to build equivalent housing because the Governement (a) complies with prevailing union labor rates, (b) rigidly adheres to contract documents, (c) performs rigid inspections, and (d) expends larger amounts for design, supervision, inspection, and administration.
>
> Statistical correlation with Federal Housing Administration or Veterans Administration indicates that the military has built larger and more costly housing than that being provided in the civilian economy for comparable income groups.
>
> The added military costs are due to (a) a higher unit cost for Government construction, (b) the quality of site improvements, which exceed the typical private development because of the concern for future Government maintenance, (c) the size of quarters, which is greater because of larger storage areas and need for flexibility to adapt to varying family compositions and requirements.
>
> Economies can be achieved by building more town houses or equivalent multi-family structures for enlisted personnel and junior officers.
>
> Greater efforts should be made to encourage participation of local architects in developing

> continually improved design and new planning concepts, even to the point of having local architectural and design competition.[1]

General authority for the Coast Guard to construct quarters is contained in subsections (c) and (f) of Section 92, Title 14 United States Code "For the purpose of executing the duties and functions of the Coast Guard, the Secretary may within limits of appropriations made therefor:.....(c) construct, or cause to be constructed, Coast Guard shore establishment; .....(f) acquire land or interest in land, including acceptance of gifts thereof, where required for the purpose of carrying out any project or purpose for which appropriation has been made."[2]

Restrictions on this general authority were imposed by Public Law 88-45 which excluded the construction of family quarters from general appropriations.[3] The law now requires specific Congressional authorization for the expenditure of funds for family quarters construction.

A thorough examination of the efforts required to successfully manipulate a request for funds through the authorization processes of a governmental department and the Congress is beyond the scope of this study. However, the pressure for

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[1]U.S. Department of Defense, Report of the Advisory Panel on Military Family Housing Policies and Procedures, 15 November 1961, p. 37.

[2]U.S. Code, Title 14, Section 92.

[3]U.S. Congress, An Act to Require Authorization for Certain Appropriations for the Coast Guard and for Other Purposes. Public Law 45, 88th Congress 1st Session, June 21, 1963.

restraint on expenditures, particularly when they may restrict activity in the private sector of the economy, is sufficient to pose a threat to appropriation's requests for family quarters construction.

There are, of course, many installations within the Coast Guard for which construction financed by appropriated funds will be the only answer to the housing issue. Isolated units as well as those in small communities incapable of producing sufficient housing assets to meet Coast Guard requirements will require facilities constructed from appropriated monies. In larger communities, where living costs are excessive and entrepreneurs are unable to construct adequate housing within the cost limitations imposed by rental income potentials, appropriated fund housing may also be necessary.

The three main avenues for reducing the housing deficit which have been discussed are: (1) extending the community support housing, (2) financing construction by private interests under Federal Housing Administration mortgage insurance guarantees, and (3) financing construction with appropriated funds. There may be several additional sources of housing which, while they cannot be relied upon for any significant contribution to the solution, will be mentioned for the purpose of broadening the total perspective.

Other Potential Housing Methods

Leasing of privatly-owned dwellings by the government for use of military personnel could be useful under special circumstances. At present, the Coast Guard possesses no authority for

leasing quarters and the authority for leasing by the Department of Defense is limited to tactical installations of a temporary nature and certain non-tactical installations in foreign countries. Leasing on a large scale does not at present appear feasible and any authority granted by the Congress for leasing would very probably be restricted to satisfying some unusual situation where neither private rental by the service member nor construction is deemed advisable.

The Public Housing Administration assists local communities in providing family housing for low-income groups.[1] In certain localities where such housing exists, it may be possible to arrange with the local housing authority to obtain occupancy rights in such projects for lower grade enlisted men. Admission to these housing projects is restricted by a maximum income limit, varying with family size. Rents are usually established on the basis of family income, adjusted on the basis of number of dependents.[2]

Provision of government-owned trailers is not considered by the Department of Defense to be a suitable means of meeting military family housing requirements. The Secretary of Defense has approved consideration of providing government-owned park facilities for privately-owned trailers if the number of personnel owning trailers is substantial, and adequate private trailer park facilities at reasonable rates and at reasonable

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[1] National Housing Act, op. cit., Title II, Section 221.

[2] Housing Administration, op. cit., p. 2-5.

distances from the installation concerned cannot meet the need.[1] No justification for providing trailer facilities as a permanent housing medium for Coast Guard personnel can be foreseen.

Standards for New Construction

Establishment of approved standards for construction of houses for the use of Federal employees has received much greater attention than some other questions relating to the total issue of Federal family housing. Budget Bureau Circular No A-18 provides the basic guidelines to be followed by all government agencies.[2] The standards set by this circular relate primarily to the number of bedrooms required for various size families and the square footage requirements. Cost standards have not been promulgated by the Bureau of the Budget but limitations on cost have normally been incorporated in the appropriation legislation.[3]

The type of family dwellings to be constructed should, according to the Budget Bureau, be similar to acceptable dwellings normally built in the local area. Full advantage should be taken of the economy of construction and maintenance of multi-family dwellings--apartment, row, or duplex. Construction of single family dwellings should be limited to locations

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[1]U.S. Department of Defense, Program Guidelines for FY1965 (I & L), Enclosure 1, Military Family Housing Program-Policy and Criteria, p. 10.

[2]Bureau of the Budget, Circular No A-18, op. cit.

[3]U.S. Congress, An Act Making Appropriations for Military Construction for the Department of Defense for the Year Ending June 30, 1962, and for Other Purposes, Public Law 302, 87th Congress, 1st Session, September 26, 1961.

where remoteness of the station from other community facilities makes it undesirable from the standpoint of safety, employee morale, recruitment and retention of personnel, and satisfactory living conditions under adverse circumstances to house employees in multi-family dwellings.[1]

The number of rooms to be provided in family housing units must be based on the size and normal composition of families to be housed. Consideration may be given to the trend toward larger families, but all units need not be built to accommodate large families. Circular No A-18 suggests guidelines to be used in determining the characteristics for housing for various size installations.

> Small station: Where only 1 to 5 Government houses are to be supplied at a station, it is likely that no stable family pattern can be predicted on a statistical basis. The most reasonable method of meeting the housing requirement under these circumstances is to supply three 3-bedroom houses, one 2-bedroom house, and one 4-bedroom house.
>
> Medium-size station: Where 5 to 25 Government houses are to be supplied, the group is probably still too small to expect a stable family pattern, but the group is too large to permit building all houses the same size. Under these circumstances, the agency should seek to develop a flexible housing supply, if possible. However, in view of family size trends, it would be best to construct mostly 3-bedroom houses, with a smaller number of 2-bedroom houses, and a few 4-bedroom houses.
>
> Large station: Where more than 25 Government houses are to be supplied, it is reasonable to expect that a fairly stable family pattern exists. Under these circumstances, the agency should determine what this pattern is, as described above, and, utilizing the table given below, should plan to provide the appropriate number and distribution of rooms. At military installations the

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[1]Bureau of the Budget, Circular No A-18., op. cit., p. 4.

probable number of personnel entitled to family housing quarters by grade, rank, and position will determine the family housing requirements.[1]

TABLE 6

BUREAU OF THE BUDGET GUIDE TO NUMBER OF ROOMS FOR FEDERAL FAMILY HOUSING

No. of persons in household	No. of rooms to be provided	No. of bedrooms	No. of baths
2-3	4	2	1
4	5, 5 1/2 or 6	3	1 or 1 1/2
5	5 1/2, 6 or 7	3-4	1 1/2 or 2
6	7	4	2

The table above indicates the number of rooms and bedrooms which should normally be planned for families of varying sizes.

SOURCE: Bureau of the Budget, Circular No A-18, p.5.

Table 7, page 61 shows the size limitations established by the Bureau of the Budget. The prime objective for establishing standards of size, number of rooms, number of baths, etc. is to insure that adequate facilities are provided. The adequacy is determined by evaluating what the general society feels to be appropriate and, over a long period of years, a considerable variance will arise in what is considered acceptable.

"Housing provided through Navy efforts should supply the occupants good environments in which to

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[1] Ibid., p. 3.

TABLE 7

SIZE LIMITATIONS ESTABLISHED BY

THE BUREAU OF BUDGET

(Maximum and Minimum Net Floor Areas Per Dwelling Unit) 1/

	1 Bedroom 2/	2 Bedrooms	3 Bedrooms	4 or more Bedrooms
Minimum 3/	550	750 5/	960 5/	1,190 5/
Normal 4/	730	1,000	1,415	1,670
Maximum	810	1,250 6/	1,670	2,100 6/ 7/

1/ Net area is space inside exterior or party walls, excluding only attic, garage, and basement (or service and storage space in lieu of basement).

2/ For multi-family or apartment construction only. No one bedroom houses should be built.

3/ Any construction proposed to provide less square footage than these minimums must be specifically approved by the Bureau of the Budget.

4/ Budget estimates will not be considered for construction beyond these normal limits unless accompanied by a specific determination of the agency head that up to the specified maximums are necessary.

5/ Applies to flats or multi-family construction. Not recommended for single or duplex houses.

6/ Applies to single family houses without basements for higher salaried personnel only.

7/ Larger areas may be considered by the Bureau of the Budget on special justification for heads of large stations, flag officers, or in unusual circumstances only.

SOURCE: Bureau of the Budget. Circular No A-18, October 18, 1957.

> live and a standard of shelter comparable with that enjoyed by other citizens having similar responsibilities and incomes. The intent is to provide housing that is equivalent, within practical limitations to the types, sizes, and quality of housing, and with housing environment and related facilities, which prevail for like groups of people employed by private employers in typical non-governmental communities. Standards of space, livability, design and quality applicable to dwelling units are graded to reflect the intended kinds and periods of use; difference in occupants' pay status, responsibilities, and permanence of employment; and the typical sizes and composition of families at or to be assigned at the particular activity or place.[1]

A 1964 study by the United States Department of Labor to determine labor and material requirements for private one-family house construction surveyed 101 houses in various areas of the United States and concluded that a "typical house" could be described as being a "detached, one-story house with three-bedrooms and at least one and one-half bathrooms".[2] The typical house was further described as having a calculated area of living spaces in the main building above the basement or foundations, measured at the outside surfaces of exterior walls, of 1,240 square feet. The construction price of the "typical house" was $14,585 with a cost per square foot of $11.76. The market value, including land, was set at $17,712.[3]

The Division of Research and Statistics of the Federal Housing Administration publishes statistics which are based upon

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[1]Housing Administration, op. cit., pp. 1-1, 1-2.

[2]U.S. Department of Labor, Bureau of Labor Statistics, Labor and Material Requirements for Private One-Family House Construction, Bulletin No. 1404. June 1964, p. 6.

[3]Ibid., p. 6.

data supplied in connection with loan applications and contains valuable information about housing characteristics. According to their report on 1963 Federal Housing Administration homes the average calculated area (square feet) for new homes was 1,187. The average area for homes by states ranged from a low in Maine of 951 square feet to a high in Delaware of 1,403 square feet. The average number of rooms was 5.6 with a 3.1 average number of bedrooms. Eighty-one per cent of the new homes contained 3 bedrooms while 14.1 per cent contained 4 or more and only 4.9 per cent contained less than 3.[1]

Issued by the Bureau of the Budget as a part of Budget Circular A-18 is a publication entitled, Design Standards for Construction of Permanent Family Housing for Federal Personnel, which was prepared by the Housing and Home Finance Agency.[2] This publication is concerned primarily with engineering standards and in most cases details the minimum specifications that will meet federal requirements. The general requirements set forth are:

> Each dwelling unit should provide (a) a healthful environment and complete living facilities generally recognized as necessary to a permanent home, with space arranged and equipped to provide suitable and desirable living, sleeping, meal preparation, and dining accomodations and adequate storage, laundry and sanitary facilities; and (b) rooms of such size and so arranged

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[1]Federal Housing Administration, Division of Research and Statistics, Data for States and Selected Areas on Characteristics of Federal Housing Administration Operations Under Section 203, 1963, Tables 43S, 44S.

[2]Design Standards for Construction of Permanent Family Housing for Federal Personnel. (Prepared by the Housing and Home Finance Agency), Revised May 1957.

> and planned as to assure adequate privacy, and permit the proper placement and convenient use of furniture and equipment, appropriate to and essential for the use of the occupants.[1]

Included in this Design Standards publication are standards relating to lighting, ventilation, access (doors and stairs), garages, porches, balconies, structural design principles, footings and foundations, floors, exterior wall coverings, interior walls, roofing fire resistance, sound resistance, condensation control, plumbing and sanitation, termite and decay resistance, heating, air conditioning, and electrical systems.

The Design Standards for the Department of Defense are shown in Table 8, page 65. These standards are based upon Department of Defense Instruction Number 4270.21 dated March 14, 1961, entitled "Policy, Standards and Criteria for the Construction, and Maintenance and Operation of Family Housing", which is the principle guideline established for the Defense Department Agencies.

The importance of comparability has been emphasized earlier. To achieve comparability, controls must be exercised on types of living units, net areas, density, size of closets and amenities, types of room finishes, heating, air conditioning, ventilation, garages, walks, curbs, gutters, streets, landscaping and scope of the complete project. Comparability cannot always be achieved because of variations in expenditures due to location. These differences appear in soil conditions, design temperature, weather conditions, topography and character of the site,

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[1] Ibid., p. 1.

TABLE 8

DOD DESIGN STANDARDS

ITEM	CRITERIA
Site Density	Single Houses-4/Net Acre; Semi-Det.-6/Net Acre; Row-8/Net Acre
Building Types	Semi-detached units normally & single houses for Majors and up-permissive. Row Houses permissive to meet site or cost limitations.
Number of Bathrooms	2 - Bedroom Units - 1 Bathroom 3 - Bedroom Units - 1 Bathroom for 1-story; $1\frac{1}{2}$ for 2-story; Maximum of 2 for any unit. 4 - Bedroom Units - 2 Bathrooms (plus domestic's bathroom permissive in General Officer and Colonel Rank Base Commander's quarters).
Equipment Items	Mandatory: Range; refrigerator; kitchen exhaust fan; utility connections for clothes washer and dryer; screens and blinds. Permissive: Clothes washer and dryer; garbage disposal; dishwasher (Generals and Colonels only).
Air Conditioning	Mandatory in areas where wet bulb temperatures are above 67 a total of 1800 hours or greater for the warmest six months of year over a five-year period.
Carports & Garages	Carports - 1 per living unit permissive. Garages - In lieu of carports where design temperature is -10F and colder, and in salt air and high wind areas.
Porches and Terraces	Permissive.
Master TV Antennae	Permissive where reception requires.
Construction Specifications	Mandatory use of Uniform, Tri-Service "Guide Specifications for Family Housing".
Insulation & Heat Transfer	Mandatory "U" factors for warm and cold areas to obtain economy in cooling and heating.
Complete Project	All required elements, finishes, equipment, and basic site improvements must be provided from approved project construction funds, including following mandatory items: Living Units-Range; Refrig; Kitchen Cabinets & Counters; Kitchen Exhaust Fan; Utility Connections & Dryer Vent for Clothes Washer & Dryer; Air Conditioning, Evaporative Cooling, or Mechanical Ventilation in Mandatory Design Zones; Screens, Venetian Blinds or Other. Site improvements-Complete Utility Services; Telephone Service; Roads; Driveways; Parking; Walks; Street Lighting; Basic Landscaping; Drainage; Refuse Pads or Enclosures; Safety Fencing.

SOURCE: U.S. Department of Defense, Appendix to the Report of the Advisory Panel on Military Family Housing Policies and Practices, November 15, 1961, p. F-8.

availability of off site utilities, and area variations in labor and materials cost. It is for the above reasons that the Coast Guard is extremely reluctant to accept limiting cost standards.

> Concern has repeatedly been expressed by Coast Guard engineering personnel lest the Coast Guard be required to conform to Department of Defense family housing criteria. This area requires concern as follows:
>
> a. Department of Defense criteria was developed for large projects while previous Coast Guard projects have been generally small, with a large project being the exception. Unit costs are reduced as project size increases. Perhaps Department of Defense family housing criteria could be adopted in some cases, particularly for large housing projects.
>
> b. Due to the missions of the Coast Guard, its housing is often at a very remote site, where construction costs are usually higher due to lack of available labor and difficulties associated with transportation of men and materials to the site.
>
> c. Department of Defense generally has large areas from which to choose a site, so they can select a non-sheltered location, with better foundation and soil conditions.
>
> d. Architectural compatability of Coast Guard construction with neighboring housing is sometimes a factor influencing Coast Guard housing construction. They must also be consistent with the surroundings.
>
> e. The Coast Guard should not attempt to circumvent Department of Defense family housing criteria per se and should go on record as not only willing but desirous of complying with Department of Defense criteria whenever practicable. Consequently, any instruction or directive that is issued should set forth in what areas the Coast Guard feels that Department of Defense criteria is pertinent and usable.[1]

The study group which arrived at the above conclusions further stated that Department of Defense criteria should be

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[1]U.S. Coast Guard, Report of a Study of Family Housing in the Coast Guard. submitted 30 October 1964 as directed by Chief, Civil Engineering Division memorandum 11101 of 5 October 1964. Ser 3778.

applicable to Coast Guard family housing when (1) Coast Guard family quarters are constructed on Department of Defense reservations, (2) the Coast Guard housing is part of a Department of Defense housing project even though the Coast Guard housing is developed separately on a site which is acquired specifically for the Coast Guard housing, or (3) the number of units to be constructed in a single project is 100 or more.[1]

Equipment and Furnishings Requirements

In addition to selecting the features to be incorporated into a housing unit, a further decision must be reached regarding what equipment and furnishing will be included in the completed unit.

Common practice in the realty field and the necessity for the serviceman to use both civilian and military housing facilities at various times influences the type of equipment and auxiliary features that should be provided in government housing to avoid gross inconvenience to the service member. Coast Guard Regulations, Section 10-4-6 provides the requirement for installation of heat, light, water, cooking range, and refrigeration in government quarters. In addition, telephone service may be provided in accordance with current instructions.

Department of Defense Instruction Number 4165.43 issued June 28, 1963 provides the guidelines for Defense Department Agencies regarding "Provision of Furnishings in Personnel Quarters". The basic policy of the Department of Defense is as

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[1]Ibid.

follows:

Personnel occupying housekeeping quarters controlled by the Department of Defense shall use personally-owned furnishings which have been shipped or stored at Government expense. Government items of similar kinds and quantity shall not be provided in lieu thereof. However, to the extent that Government items are provided in Government quarters to supplement personally-owned items they shall be provided only to members of the uniformed services and the nature and quantity of such items should not generally exceed the unused weight allowance. Supplementing personally-owned items of furnishings shall be limited in all instances to the authorized item allowances and shall only include those items necessary to insure a reasonable degree of livability for the specific unit. When the quarters to which personnel are assigned will not reasonably accommodate personally-owned furnishings, that weight not in excess of the difference between the authorized weight allowance and the weight of the furnishings accommodated may be stored at Government expense.

Provision of furnishings is authorized for those Government quarters located in remote and highly inaccessible areas where difficulties in transportation and the length of the normal tour of duty are such that it is more economical for the Government to provide furnishings. Mere remoteness from populous areas is not sufficient to justify provision of furnishings. The following items should be considered in evaluating relative economies:

a. Cost of new furnishings

b. Delivery costs of new furnishings

c. Storage cost of furnishings not in use

d. Cost of moving furnishings in and out of quarters

e. Cost of repairing furnishings

f. Cost of storing furnishings (including related transportation cost) owned by occupants of furnished quarters when such storage at Government expense is authorized by law

g. Cost of administering furnishings program

The total of the seven items above should be compared with the packing, crating, transportation, and other costs of moving personally-owned furnishings which would be incurred if furnishings were not supplied.

Some furnishings may be provided in Government quarters where personnel are required to occupy quarters which are disproportionately large relative to their grade level. Where only specially designed or built-in furnishings can be used, as in mobile homes, such furnishings may be provided.

Furnishings may be provided in Government quarters where local conditions or climate are such that a special type of furnishing is required. They may be provided in Government quarters and in non-Government quarters located in Alaska and Hawaii, when it is determined by the Secretary of a Military Department, Head of a Defense Agency, or their designees, that provision of furnishings at these locations is clearly advantageous to the Government. Furnishings may also be provided in Government quarters that are used on a short-term basis while personally-owned furnishings are in transit, or where there is

an unusually short tour of duty (six months or less) in connection with training, orientation, or other form of special assignment.[1]

The policy of the Defense Department on certain major items of equipment is that (1) a cooking stove and refrigerator shall be provided for all housekeeping quarters, (2) clothes washers and dryers will not be provided [this matter is currently under study] and (3) deep freezers may be provided, at the discretion of the Agency Head, in remote and isolated areas where climate and geographical locations necessitate purchasing food in larger than normal amounts.[2]

In the purchase of furnishings for government housing, the following criteria shall be followed:

A. Furnishings will be of good quality and within price ranges suitable for the occupancy category.

B. Attention will be given to simplicity, interchangeability, adaptability to different room sizes, door placement, maintenance costs, durability, ease of warehousing, and acceptability to persons of different tastes.

C. Types of furnishings will be appropriate to the climate and to the particular housing units to be equipped. The general styling and materials will be consistent with those in common use in the locality, insofar as practicable.

D. Furnishings provided should be of commercial types and grades which are reasonably compatible with personally-owned items, and consistent with the above criteria.

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[1]U.S. Department of Defense, Provision of Furnishings in Personnel Quarters, Instruction Number 4165.43, June 13, pp. 2-4.

[2]Ibid.

E. Provision of replacement furnishings may be made only when minimum essential repair of existing furniture is not possible.[1]

The policies adopted by the Coast Guard on the matter of furnishings for government quarters should conform, to as great a degree as possible, with the policies of the Defense Department agencies in order to improve the comparability factors between all federal family housing.

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[1] Ibid.

CHAPTER IV

MANAGEMENT, OPERATION AND MAINTENANCE OF FAMILY HOUSING FACILITIES

Acquisition of family housing represents only the initial thrust toward a successful housing operation. Once the units are ready for occupancy, the major responsibilities revert to the local command to see that the housing is fully utilized and adequately maintained in a condition suitable to fulfill the purpose for which it was intended. It is the proportions of these responsibilities that often add attractiveness to the utilization of private economy housing whenever it is at all feasible.

The Commanding Officer of a Coast Guard activity is responsible for the management of all facilities under his command including government-owned family housing. In most cases he will delegate the responsibilities for immediate direction of the housing program to a qualified representative. The general responsibilities of the command include:

(1) Compliance with the policies, directives, and instructions established by competent authority.

(2) Supervision and direction of the operation and maintenance of family housing, apprising appropriate authority of the managerial, financial and technical considerations and

criteria affecting the administration of family housing responsibilities under his cognizance.

(3) Budgeting funds for requirements, administering allotments of funds issued for the maintenance and operation of family housing, and providing or arranging for the maintenance and operation of family housing and associated requirements and facilities.

(4) Assignment of quarters in accord with approved designations respecting the required use of family quarters.[1]

Operating Services and Maintenance

Even before quarters can be occupied, various operating services must be arranged for. Operating services are those services made available to housing occupants, connected more with their continuous use of the premises than with the structural condition thereof.[2] These services can be appropriately grouped into three classifications. First are those services which are normally provided by local governmental administration, such as fire protection, police protection, street cleaning, refuse collection and disposal, public transportation, and maintenance and upkeep of areas for use of the general public. For most Coast Guard housing developments, reliance upon the local community to provide these services will be appropriate. However, it is important that such responsibilities are clearly understood by all parties concerned and written agreements provide the best

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[1]Housing Administration, op. cit., p. 1-4.

[2]Housing Administration, op. cit., p. 9-1.

guarantee possible.

The second group of operating services are those generally provided by a landlord. These include the janitorial and maintenance services for those areas and spaces for which a particular occupant requires use but cannot be held individually responsible since he shares such use with other occupants, such as common hallways, basement storage areas in multi-family units, laundry rooms, parking facilities, private playgrounds, etc.

An intermediate class of service generally provided by a property owner, but under regulation of local authorities is prevention and extermination of household pests. Those services normally within the landlord's area of responsibility must be provided for by the agency.

Large housing projects are able to staff for the operating services and minor maintenance details inherent with the management of housing. The small number of units which will be prominent in the Coast Guard housing program present a problem of real significance. The question to be resolved becomes the determination of how many housing units are required to justify the cost of one or more people to perform these operating services. When the cost of a full time staff cannot be justified, the alternatives may become either use of a part-time staff or contractural service. Either of these alternatives create additional responsibilities for supervision and inspection by the command. When a project is large enough to employ a full-time staff, repairs and improvements of a minor nature can be accomplished as part of the staff responsibility. Major repairs and

improvements may be contractor furnished.

A question of major significance to the operation and maintenance of Coast Guard family housing is, "To what extent should uniformed personnel be detailed to tasks relating to family housing?" Particularly at small installations the maintenance of family quarters may well be an integral part of the general station maintenance program. The acceptance or rejection of this procedure is a command decision unless otherwise directed by competent authority. The care of government property other than that portion of quarters which is clearly the responsibility of the occupant will be at government expense. If assigned personnel can effect necessary repairs and maintenance of family quarters without impairing the ability of the unit to fulfill its primary duties, an economy may be realized. If, however, the volume of work creates an excessive work load for assigned personnel, a decision will need to be made by the Commandant regarding assignment of additional billets for the purpose of performing maintenance and operating services for the family quarters.

The basic considerations of a maintenance plan for family housing should be to insure the protection of the Government's investment in the facilities and to maintain the facilities at a level which will provide an adequate home for the occupants at the lowest possible cost. Expenditure of maintenance funds solely on the basis of the rank or billet of the occupant of the quarters should be prohibited. Provision of specific services must be evaluated in terms of essential requirements rather than the desires of occupants of the housing.

Occupants of family housing should be responsible for such routine housekeeping and related services of the living units, government-owned equipment, furniture, furnishings and the policing of immediate grounds as would be expected of a tenent in private housing. Occupants may expect to move into clean, well-kept units and should be required, upon vacating units, to turn over such units and the immediate environs in a clean and orderly condition.[1]

Operating and Maintenance Costs

The cost of operating and maintaining family quarters can easily develop into a substantial sum. For the Coast Guard particularly, with a constant consciousness of costs, two factors require careful consideration. First is the determination of the limitations, if any, which should be placed upon the expenditure of appropriated funds for family housing maintenance, repair, upkeep, and service. The second factor involves the accounting methods to be utilized in establishing unit or project maintenance costs.

One of the first formal efforts by the Coast Guard to limit expenditure of funds for maintenance and repair of family quarters originated on 27 May 1959, in Commandant's Instruction No 13-59.[2] This instruction acknowledged the absence of over-all criteria covering limitations on expenditures for maintenance, repair and improvement of family quarters and the resultant wide

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[1]Housing Administration, op. cit., p. 10-7.

[2]U.S. Coast Guard, Repair and Improvement Limitations on Coast Guard Officer Family Quarters, Commandant's Instruction No 13-59, 27 May 1959.

variations in management practices throughout the Coast Guard. It was further emphasized that an extensive program of maintenance, repairs and improvements should tend subsequently to show a reduction in the average annual cost and consistency in maintenance and furnishings.

> The objective of limitations is not to prohibit needed repairs and improvements such as are usually required when changes in occupancy occur, but rather to require a realistic appraisal of property before piecemeal repairs and improvements are first started. This same approach should be followed when repairs are required for any Coast Guard structure.[1]

The annual allowances for interior maintenance which were differentiated from the allowances for repair and replacement of household furniture and furnishings are shown in Table 9, page 78. They do not include costs of utilities, upkeep of grounds, or routine exterior building maintenance. The allowances were cumulative from year to year and full allowances were considered available at the beginning of the fiscal year.

The following represents the limited effort which has been made at the Headquarters level to restrict expenditures for maintenance of family quarters. In actual practice the control of such expenditures has been left to the discretion of the unit and district command levels. However, as will be discussed later, accounting for maintenance expenses on individual family quarters has been practically non-existant in the Coast Guard making accurate appraisal of the true costs of operating family quarters impossible.

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[1] Ibid., p. 1.

TABLE 9

DOLLAR ALLOWANCES FOR INTERIOR MAINTENANCE

MARRIED OFFICERS' FAMILY QUARTERS

Designated Occupant	Number of Bedrooms 2	3	4	5
Flag or Commanding Officer	---	706	770	836
Other Commissioned Officers	506	550	594	638

The above allowances may be increased by 25% in any fiscal year in which a change of occupancy occurs.

SOURCE: U.S. Coast Guard Commandant's Instruction No 13-59, 27 May 1959.

The cost experience of the Department of Defense agencies provides the most current and useful guidelines for planning and budgeting for the cost of housing operations. Table 10, page 79 presents a summary of annual family housing operation and maintenance costs for the various agencies of the Department of Defense. Using this data it would appear that the Coast Guard may expect to require approximately $800 per unit annually for sustaining housing units after construction or acquisition.

Accounting for Operating and Maintenance Costs

Effective control of expenditures for operating family housing requires accurate recording of the expenses as they occur. Commandant's Instruction No 13-59 establishes the requirement for memorandum accounts to be maintained by the appropriate District or Headquarters unit accounting office to

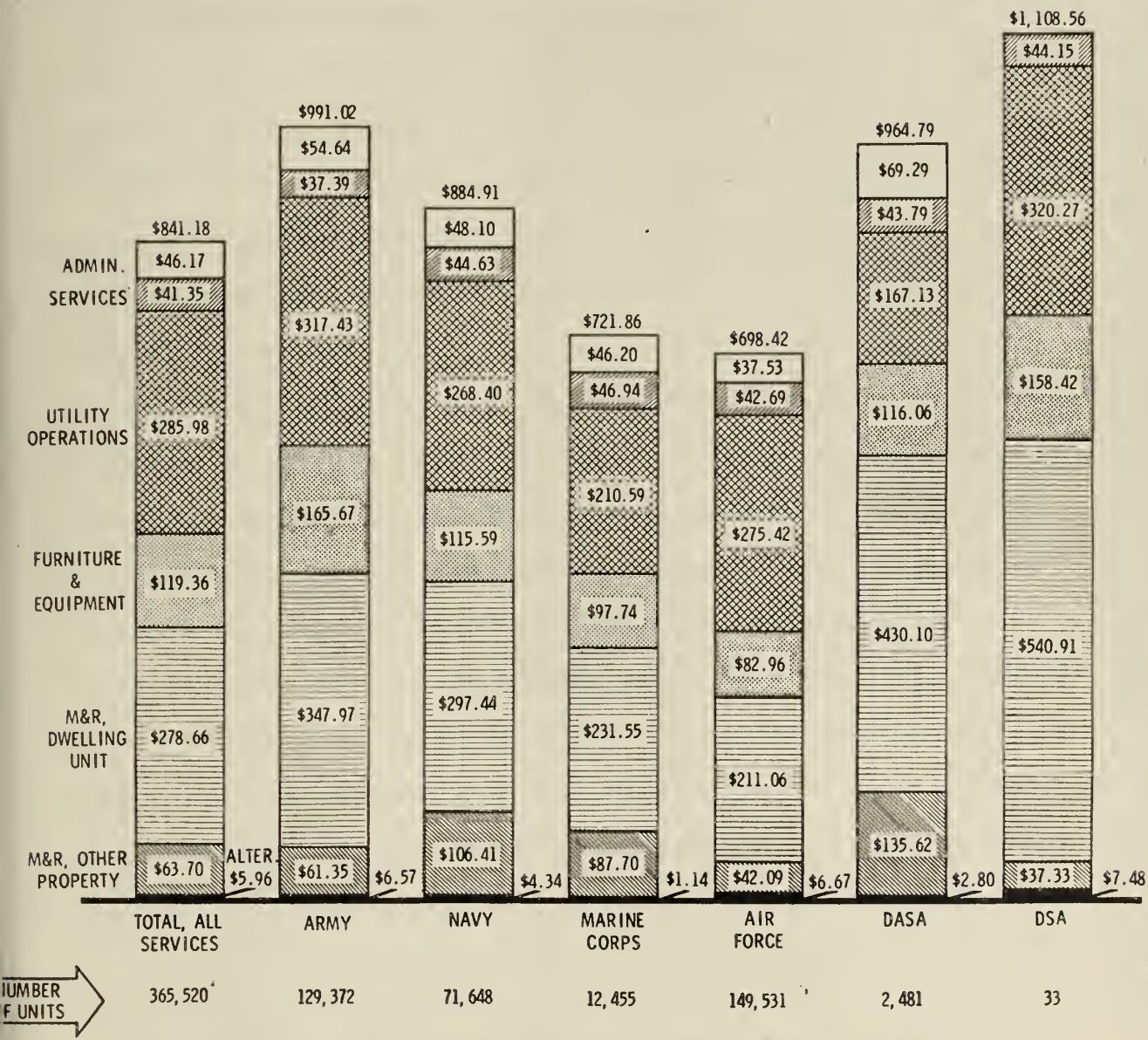
TABLE 10

Chart B-1

FAMILY HOUSING OPERATION & MAINTENANCE UNIT COSTS, PER YEAR

FY 1964

COMPARISON BY SERVICE
ALL UNITS



SOURCE: U.S. Department of Defense (I&L) Family Housing Operations and Maintenance Cost Report for Fiscal Year 1964.

reflect annual expenditures for each set of Officer's Family Quarters in order that reports may be made to Headquarters upon request.[1] This requirement, of course, covers only a very limited number of the houses presently in existence and does not make provisions for adequate control of expenditures for maintenance and operation of either those units occupied by enlisted personnel or new units planned and under construction.

Department of Defense Instruction Number 7220.16 issued May 18, 1964, provides the guidelines for "Cost Accounting and Reporting for Operation and Maintenance of Military Family Housing" which Department of Defense Agencies must follow. The major functional categories used in accounting for the costs of operating and maintaining family housing units and projects are given in Appendix 1.

The categories shown in Appendix 1 provide a sufficient breakdown of expense items to supply management with data needed to control operations and observe the activities which need greater control. When Coast Guard projects are large enough to require a supervisory staff or when they are located at installations where an accounting staff is available, accounts similar to those shown in Appendix 1 could be maintained. The major difficulty arises with the smaller units which do not maintain their own accounting records but are responsible for the operation and maintenance of one or more family housing units. The institution of an accounting system, capable of providing the

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[1]Commandant's Instruction. No 13-59. op. cit., p. 2.

complete data as proposed in Appendix 1 at the smaller units cannot be justified. The cost of operating an elaborate accounting system would outweigh the potential benefits to be gained.

The inability to justify a complete accounting system should not, however, preclude efforts to provide limited cost data. Every installation command which has responsibility for the supervision, maintenance, and operation of one or more family housing units should be required to keep a ledger of all expenses which can be charged directly to a housing unit or project. Such a record would not require the break out of costs incurred for general installation improvement. Only those costs readily identified specifically with some aspect of the family housing unit or units would be recorded. The District Comptroller's office could assist the unit in establishing a simple record when the housing is ready for occupancy. A periodic review of the records by District staff personnel should be adequate to insure effective operation of the system.

Assignment of Personnel to Quarters

A function of the local command and one that is unusually sensitive in the management of a housing project is the assignment of personnel to quarters. The General Rules set forth in Coast Guard Regulations are as follows:

> District commanders and commanding officers of Headquarters units shall require government housekeeping quarters, non-housekeeping quarters and barracks assigned or reasonable available to the units under their command to be employed to the maximum extent for the housing of Coast Guard personnel. The determination of reasonable

availability of Government quarters to Coast Guard personnel shall be based upon advantage to the Government in terms of more effective operation and less overall cost.

If, for his special privilege or benefit, any person does not occupy assigned quarters, such nonoccupancy shall not be considered sufficient reason for authorizing a quarters allowance in his case.

Occupancy, by a person without dependents, or by a person with his dependents, of quarters assigned shall be conclusive proof that they are adequate for the purpose of determining whether or not a quarters allowance shall be authorized.

A person having dependents may be required or permitted, as an individual, to occupy nonhousekeeping quarters or barracks, as appropriate, at a unit where no housekeeping quarters are available for assignment to him for use by him and his dependents, but such person shall not so occupy more than one room and a bath and such occupancy shall not, of itself, affect his basic quarters allowance status.

When civilian personnel are required to reside at a unit, they shall be assigned to housekeeping quarters, nonhousekeeping quarters, or barracks, as appropriate.[1]

Since the assignment to government quarters results in forfeiture of quarters allowances, by the member, such assignment must be made clearly with the full understanding of both parties involved in order to avoid erroneous payment or withholding of the allowance. The courts have held that quarters were not funished to a man merely because there were quarters available for his occupancy, but they had to be assigned to him.[2]

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[1]U.S. Coast Guard Regulations, "Quarters Ashore: General Rules", Section 10-4-2.

[2]Chan Loi Vs U. S., 125 Ct. Cl. 142 (1954).

Article 10-4-3 of Coast Guard Regulations sets forth the requirements for the assignment of housekeeping quarters. See Appendix 2 for the details of this regulation.

The question is certain to arise in the process of assignment of quarters at installations which serve as home ports for vessels regarding the eligibility of shipboard personnel for assignment to quarters. The Navy policy on this matter and one that conforms to the Coast Guard Regulation presented earlier is that shore based or fleet personnel are to be assigned to government housing on an equal priority basis within the limits of available housing.[1]

Termination of assignment to quarters is regulated by Section 10-4-4 of Coast Guard Regulations.

> The assignment of housekeeping quarters to a person shall be terminated, in writing, by the assigning officer. The actual date of such termination shall in no case be earlier than the date of vacation of such quarters. Termination shall be effected only under the following conditions and, when practicable, only after at least 30 days written notice:
>
> (1) Upon detachment of the person to whom the quarters are assigned.
>
> (2) When the quarters occupied by a person are required for assignment to another person who is eligible for such quarters in accordance with Section 10-4-3 and whose residence therein is deemed more advantageous to the Coast Guard.
>
> (3) When, at the discretion of the assigning officer, a person requests assignment of other quarters that have become available subsequent to the assignment to him of his present quarters.
>
> (4) When, due to particular circumstances such as necessity of repairing, painting, or overhauling

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[1] Housing Administration, op. cit., p. 7-2.

quarters, the assigning officer considers it necessary to vacate the quarters in order to accomplish the necessary work.

(5) When, in cases not covered by the foregoing, termination is recommended by the assigning officer and approved by the Commandant.[1]

This chapter has presented only the major areas of management with which Coast Guard officials must deal in establishing and maintaining an effective family housing program.

Supervision, operation, maintenance, and accounting for family housing must be adequate to insure that the housing fulfills the purposes for which it is intended. The occupants, the command, the entire Coast Guard, the community, and the Congress all have an interest in the effectiveness of the family housing program. The Congress will understandably be reluctant to support a family housing program which does not provide adequate safeguards to insure effective utilization of the resources allotted.

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[1]U.S. Coast Guard Regulations, op. cit.

CHAPTER V

A FAMILY HOUSING PROGRAM FOR THE COAST GUARD

The Coast Guard is, at the time of this writing, struggling with the decisions which must be made for establishing a new, vitally important, family housing program. The decisions which must be made involve a range of problems from financing methods to furnishings standards. The housing program, or the absence of one, will affect every service member. Practically every division and sector of the Coast Guard organization will be either directly or indirectly involved in some phase of planning, organizing, staffing, co-ordinating, controlling, reporting or budgeting for the family housing program. The development of a sound, inclusive program will require careful study and consideration by experienced officers and men who are alert to the many potential hazards which may be encountered.

The preceding chapters have presented major areas which must be assessed during program development. Many guidelines have been taken from various publications of the Department of Defense. Since that Department has given sufficient weight to the importance of family housing to assign a special staff headed by a Deputy Assistant Secretary of Defense (Family Housing), it should be apparent that the policy guidelines which the Department of Defense has established have not been set forth without

careful deliberation. The remainder of this thesis will develop basic guidelines which could be included in any Coast Guard family housing program, drawing heavily on the experience and study expressed in the publications of the Department of Defense.

The family housing program of the Defense Department agencies has, from time to time, come under varying degrees of criticism from Congress, Bureau of the Budget, General Accounting Office, National Association of Real Estate Boards, National Association of Home Builders, and the military departments and members. Congressional criticisms include overstatement of requirements, insufficient direction and program management, overly complex system of accounts, insufficient operation and maintenance cost data, evasion of statuatory cost limits, and lack of uniformity in all aspects of the program. The Bureau of the Budget has questioned the lack of program coordination, lack of accurate cost data, and inadequate fiscal control. The General Accounting Office includes in its reviews the occasions of programming in excess of needs, the lack of firm contract administration, the evasion of statuatory cost limits, and the misuse of Operation and Maintenance funds.[1]

The complaints from the National Association of Real Estate Boards range from hardships created for the realtor by government overbuilding to the inadequacy of the serviceman's rental payments to meet debt service and maintenance costs of the private property. The National Association of Home Builders

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[1]U.S. Department of Defense, Report of the Advisory Panel on Military Family Housing Policies and Practices, 15 November 1961, p. 5.

desires the opportunity to meet more of the service housing demand through off-post housing.[1]

The Objectives

Recognition of these criticisms and planning to avoid them when possible is paramount to developing an effective housing program in the Coast Guard. The pressure for efficiency and economy in the Federal government is sufficient to create a demand for greater and more critical review of all governmental activities. In keeping with this philosophy, certain objectives are considered to be essential for Coast Guard family housing program planning. An important objective will be to design an organizational structure capable of identifying and defending housing requirements. Next, it will be important to provide administration, management, and program control; to provide necessary and adequate accounting data and fiscal control; and to provide adequate and workable financing routes and effective liason with appropriate organizations and agencies.

To achieve uniform standards in all phases of the program and to minimize disparity between military family housing and its civilian counterpart will be of major importance. Prudent utilization of available funds and the achievement of economies of operation will require careful attention as will the development of uniform procedures with respect to construction, management, and operation and maintenance. A final and very important objective will be to recognize and accomodate the vital

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[1] Ibid.

command relationship to family housing. The importance of family housing for operational, psychological and economic reasons is sufficient to warrant an active program of family housing acquisition and development.

The Organization

The organizational structure for control and management of the family housing program should center in a special Family Housing Administration Branch at Coast Guard Headquarters. The purpose of this office would be to coordinate and program the housing facilities development throughout the service. The size of the staff required to administer the program will depend upon the rate at which Coast Guard authorities choose to advance the program. The staff must be adequate to conduct surveys, process requests, develop requirements, and report findings to the Commandant in the form of completed staff work.

It is not intended that the Family Housing Administration office manage family housing unassisted. The assistance of various offices at Coast Guard Headquarters will be needed. A major responsibility of the Housing Administrator will be that of maintaining close laison with and full support of these separate offices and sections. The Chief, Office of Personnel has been designated the responsibility for development of the housing program and is therefore charged with overall planning, justification and utilization of the program. In addition to the general work of coordination to be performed by the Family Housing Administration staff, if it remains within this decision, the Personnel Office should develop long range personnel estimates, provide necessary billets to meet housing adminis-

stration needs, and provide data on the effect of housing upon service-wide morale.

The Chief, Office of Operations should report conditions where housing is justified by operational necessity. Operational requirements will normally take precedence over other justifications. An important assistance to the Housing Administrator can be provided by the Operations Division if possible changes in operational activities are reported at the first opportunity in order that housing problems created by increasing or decreasing personnel strengths may be minimized.

The Office of the Comptroller should be responsible for a myriad of tasks involving the accounting for property, pay allowances, and contractual arrangements. More specifically, the Comptroller should provide staff assistance to arrange contracts for both construction and maintenance, to provide accountability for real property and furnishings, to prepare instructions and control devices for necessary cost accounting, and to designate procedural guidelines for Basic Allowances for Quarters forfeitures and reinstatements. The budget formulation for the housing program will also be performed by this office.

The Chief, Office of Engineering should be responsible for design and construction, operating and maintenance standards, and general engineering support. This office will develop standards for such things as site development, real property protection, rodent and insect control, grounds and building maintenance, repair and reconditioning, and will be responsible for the review of all project proposals to determine their

compliance with sound engineering principles.

The Legal Division should be required to review and approve all property transfers and all agreements required for the arrangement of operating services. This division should also be required to review all legislation relating to federal family housing and prepare legislative and legal documents as will be required for the fulfillment of the housing requirements.

The organizational structure for handling the family housing program at the District level will closely parallel that of Coast Guard Headquarters. A District Housing Coordinator will perform similar duties to those of the Housing Administrator, coordinating the work of the various Divisions within the District Office. The Divisions at the District level will perform those duties within their particular fields which are necessary for the planning and operation of family housing within geographical limits of the District. The complexity of the organization required at the District level will depend largely upon the housing deficit and the type of program needed to coordinate the efforts toward eliminating the deficit within the District.

The importance of establishing a competent staff at the District level for dealing with the family housing program is not to be slighted. In many respects, it will be at the District level that the majority of effective action will take place. The District staff will carry much of the responsibility for insuring the effectiveness of housing surveys by investigating and confirming reports on local conditions. Much of the unit and project planning will be accomplished by District office

engineers. In addition, the inspection of construction and supervision of operation and maintenance techniques will fall within the District Engineer's area of responsibility. The District Coordinator should be the communications link between the unit developments and the Headquarters planning and objectives. The District Coordinators should be in a position to provide the Housing Administrator with the valid information needed for planning and budgeting at Coast Guard Headquarters.

The Commanding Officer of each Coast Guard installation and unit is responsible for the welfare of his personnel. His responsibility for family housing will be to provide suitable time and talent from the personnel assigned to render effective service to the family housing program. Fundamentally the duties of the local Command will be the development of maximum awareness of the housing needs of the personnel attached, promotion of a total effort to utilize and improve community support, reporting of local conditions beyond local solution, and effective supervision, operation and maintenance of public housing for which the Command is responsible.

The Program

The first step in developing a family housing program is to determine the magnitude and characteristics of the need for housing. At the time of this writing, the Coast Guard is just completing this phase of the program development. Details of the housing deficit as determined by a servicewide survey conducted in the spring of 1964 were reported in Table 1, pages 12, 13. It is with this information that the initial program needs are to be

developed.

A housing deficit of 9000 units can be used as a base for programming. Acceptance of this figure must be qualified by the recognition that some of the survey data may be inaccurate due to the unfamiliarity of many of the respondents to the survey with the details of the reporting system. Conduct of another servicewide survey within the next eighteen months, using a simpler reporting system, is considered appropriate. A better general understanding of the intended housing program, developed by frequent reports to the field on housing plans, should greatly enhance the validity of the data reported by any subsequent survey.

The elimination of the current 9000 unit housing deficit is the principle objective of this proposed program. The requirements for maintaining an equilibrium in housing once this deficit has been eliminated will require detailed review prior to the completion of the current program. This program proposal is based on a six year time span commencing with Fiscal Year 1967.

Elimination of a 9000 unit housing deficit does not imply that a 9000 unit construction program is required. Table 11, page 93 presents a proposed housing development schedule placing reliance on both increased community support and appropriated fund financing. One of the major reasons for proposing such a program is that it gives the Coast Guard an opportunity to demonstrate its willingness to utilize community housing to the maximum, an effort that is not likely to go unnoticed by Congressional reviewers.

PROPOSED COAST GUARD FAMILY HOUSING DEVELOPMENT PROGRAM

Year	Deficit Beginning of Year		Additional Community Support Housing		Housing Acquired Through Appropriations			Total Acquired
	Number	% (1)	Number	% (2)	Number	% (2)	Cost (3)	for year
1966	9000	100.1	900	60	600	40	10.50	1500
1967	7500	83.3	750	50	750	50	13.13	1500
1968	6000	66.7	600	40	900	60	15.75	1500
1969	4500	50.0	450	30	1050	70	18.38	1500
1970	3000	33.3	300	20	1200	80	21.00	1500
1971	1500	16.7	150	10	1350	90	23.63	1500
1972	0							
TOTALS			3150		5850		102.39	9000

(1) % of 1966 deficit (2) % of annual acquisition (3) in millions

Note 1 - Unit cost is estimated at $17,500, figure does not include site preparation.

Note 2 - Housing constructed with appropriated funds should not be concentrated in one geographical area. One-200 unit project or two-100 unit projects each year should be adequate to meet the needs in the larger metropolitan areas, the balance of appropriations should be distributed for smaller project development.

Note 3 - A balance between construction of single and multi-family units should be sought each year.

Note 4 - Community support includes that provided through use of Section 810 of the National Housing Act.

TABLE 11

Implementation of the program proposed in Table 11, page 93 accomplished by approaching the housing inadequacies in the following manner:

Priority for Construction	Priority for Community Support	Type of Deficiency
1	5	Family housing non-existant
2	4	Family housing not available to service personnel
3	3	Family housing available but inadequate due to distance
4	2	Family housing available but inadequate due to condition
5	1	Family housing available but inadequate due to cost

The primary guidelines for construction of family housing are contained in Bureau of Budget Circular A-18.[1] However, the criteria in Circular A-18 allows greater flexibility than is considered permissable if comparability is important. The construction standards set forth by the Department of Defense in Instruction Number 4270.21 provide sufficient limitations to insure a more uniform program.[2] The standard unit should contain three bedrooms with the number of baths (1 or 2) depending primarily upon the unit design. The construction of two bedroom units generally is not considered appropriate except in larger

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[1]Bureau of the Budget Circular A-18, op. cit.

[2]U.S. Department of Defense Instruction 4270.21, op. cit.

projects where a significant percentage of smaller families can be expected. Four bedroom units should represent approximately 25 per cent of the housing inventory.

In all projects constructed from appropriated funds, a completed housing unit will include all required elements, finishes, and equipment needed for occupancy, including range, refrigerator, adequate kitchen cabinet and counter space, kitchen exhaust fan, utility connections and a vent for a clothes dryer, screens, venetian blinds or window shades, and adequate bulk storage.

Construction and designation of family units for personnel of specific grades should be held to a minimum. The quarters for the Commanding Officer will need to be designated as such, more for locational needs than for provisional needs. At larger units, designating certain quarters for senior officers, junior officers or enlisted personnel may be practical, however, any such designation should remain sufficiently flexible to accomodate the assignment to family quarters primarily on the basis of the greatest need. Any regulation or policy established relating to the assignment of family quarters should leave the Commanding Officer sufficient flexibility to best meet the needs of his personnel.

Family housing should be maintained at a standard which will provide adequate and livable accomodations in good condition, protect the facilities from deterioration, and insure economical maintenance and operating costs. The standard of maintenance should be equivalent to that normally provided by prudent

management of civilian rental housing of similar type and value. The assignment of personnel for the maintenance of family housing and the scheduling of the various maintenance functions (painting, repairing, refinishing) should be done in a manner to accomodate maintenance standards most effectively and efficiently. Preventive maintenance should be limited to those items which are required to prevent excessive operating costs and major repairs to structure, finish and equipment. Such maintenance should be performed by competent personnel at judicious and conservative intervals based upon experience, accepted engineering practices, and maintenance recommendations of equipment manufacturers.

Occupants of family housing should be made responsible for such routine housekeeping and related servicing of the living units, their immediate grounds, and government-owned equipment, furniture, furnishings as would be expected of a prudent home owner. Occupants should be required, upon vacating units, to turn over such units and the immediate environs in a clean and orderly condition.

The provision of adequate economical maintenance for family housing in order to assure suitable and attractive living conditions will be a responsibility of the Command. The satisfaction of this responsibility will assure that:

1. Living units are in good condition and completely livable at the time of assignment.

2. Detailed written instructions concerning the care and operation of living units and grounds, conservation of utilities and responsibilities of occupants are furnished to occupants upon

assignment.

3. The Government's investment in the housing is protected, and that the occupants of the living units fulfill their responsibilities.

4. Maintenance of living units is effective and economical, and that unauthorized maintenance is not permitted.

5. A continuing program of conserving services and utilities is instituted and enforced.[1]

The system for the recording and reporting of cost data must be adequate to provide for management sufficient detail to make a realistic evaluation of maintenance and operating costs. For the smaller housing projects, only expenses directly attributable to family housing operations can be recorded without establishing an elaborate and expensive accounting system. For larger projects and at units which already maintain their own accounting system, full cost accounting procedures similar to those required of the Department of Defense agencies should be required.[2]

Community Support

The program discussed in the preceding pages of this chapter has been directed primarily to the policies affecting public quarters. Table 11, page 93 indicates relaince on community support for 3150 units or thirty-five per cent of the

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[1]Department of Defense, Instruction Number 4270.21, op. cit., p. 16.

[2]Department of Defense, Instruction Number 7220.16, op. cit.

total 9000 unit deficit. Additional community support entails:
(1) increased use of existing housing facilities and
(2) construction of facilities from private resources.

The increased use of existing community facilities will be almost entirely a local Command responsibility. Every Command should exert a maximum of effort by personal contact with local real estate boards, businessmen, and private individuals to make more local housing available to Coast Guard personnel. To make the housing available may require lowering rents, improving facilities, and/or changing attitudes toward rental to service personnel.

Construction of housing facilities with private resources for the use of Coast Guard personnel will require the cooperation of unit commands with the local investment and construction interests. Section 810 of the National Housing Act provides the most attractive method presently available for financing family housing for military personnel. By apprizing local officials of the availability of such a program and by regularly emphasizing the need for better housing for Coast Guard personnel, tangible community support should be realized.

SUMMARY

Housing is an important element of the compensation for personnel of the Uniformed Services. The housing available to Coast Guard personnel and their families is, in many case, inadequate to provide comparability with that available to their civilian counterpart. Operational, psychological and economical

requisites indicate a substantial need for additional family housing facilities.

In order to supply the need for housing in an orderly, efficient and timely fashion, a family housing program must be designed and placed in effect on a servicewide basis. Many of the policy and procedural guidelines established by the Assistant Secretary of Defense (Installation and Logistics) for developing family housing by the Defense Agencies will be useful to the Coast Guard. The organization of the Coast Guard program will involve coordinating the special abilities of various divisions and offices, both at the Headquarters and District levels.

The remedy for the current family housing deficiency will be found in amplification of community support and construction financed with appropriated funds. Both the construction and acquisition phase and the operation and maintenance phase of the housing program must receive support throughout all levels of the Coast Guard organization if the program is to serve its intended purpose of providing adequate housing for the families of all Coast Guard officers and men.

The ultimate objective of a family housing program for the United States Coast Guard is to provide a benefit sufficiently appealing to attract and retain the highest caliber personnel available for military service. Every phase of development and execution of a family housing program must be equated with the effect of such action upon improving the capability of the Service to perform its assigned responsibilities.

APPENDIX I

Major Functional Categories for Operation and Maintenance Cost Accounting

A. Housekeeping Operations

1. Administration
2. Services
    a. Refuse Collection and Disposal
    b. Fire Protection
    c. Police Protection
    d. Other Services
        (1) Insect and Rodent Control
        (2) Custodial Services
        (3) Snow Removal
3. Utilities
        (1) Electricity
        (2) Gas
        (3) Fuel Oil
        (4) Water
        (5) Sewage
        (6) Other Utilities and Fuel
4. Furniture and Furnishings
    a. Maintenance and Repair

b. Moving and Handling

c. Initial Outfitting and Replacement

B. Maintenance of Real Property Facilities

1. Dwelling Maintenance

a. Exterior Structures

b. Interior Structures

c. Exterior Painting

d. Interior Painting

e. Interior Utilities

f. Maintenance and Repair of Movable Equipment

g. Replacement of Movable Equipment

2. Other Real Property Maintenance

a. Exterior Utilities

b. Grounds

c. Surfaced Areas

d. Other Real Property

3. Alterations and Additions

APPENDIX II

United States Coast Guard Regulation

Section 10-4-3

In general, housekeeping quarters assigned to a shore unit are required and intended only for occupancy by the unit's personnel. In some instances, however, a unit may have housekeeping quarters in excess of its own requirements. In such cases, on recommendation of the district commander (or commanding officer, if a Headquarters unit), the Commandant will determine which of such quarters are required for occupancy by the unit's personnel and which are not required for occupancy by the unit's personnel.

Assignment of personnel to those housekeeping quarters of a unit which are required for occupancy by the unit's personnel shall be made in writing by the commanding officer, in conformity with the following principal considerations:

(1) The general rule that the commanding officer or officer-in-charge should be required to reside on the station.

(2) The importance, depending upon the type of unit, of requiring that an officer in succession to command be on the station at all times.

(3) The desirability of providing a residence at the unit for certain persons because of the particular nature of their

duties.

Assignment of personnel to those housekeeping quarters of a unit which are not required for occupancy by the unit's personnel shall be made in writing by the district commander, subject to such limitations as are set forth by the Commandant.

An officer shall not be assigned to housekeeping quarters containing a number of rooms less than the number prescribed by law for an officer of his grade, as stated in the table below, except when the assigning officer determines that a smaller number of rooms is adequate in the particular case for occupancy of the officer and his dependents. In every case, due consideration shall be given to the suitability of the quarters for occupancy by the officer concerned, his position in the organization, his grade, the number, age, and sex of his dependents, and other circumstances affecting the assignment:

Admiral.	11 rooms
Vice Admiral	10 rooms
Rear Admiral	9 rooms
Commodore.	8 rooms
Captain.	7 rooms
Commander.	6 rooms
Lieutenant Commander . . .	5 rooms
Lieutenant	4 rooms
Lieutenant (J.G.).	3 rooms
Ensign	2 rooms
Warrant Officer.	2 rooms

This paragraph shall not be construed as prohibiting the assignment of an officer to quarters having a number of rooms greater than the number set forth above for an officer of his grade, where circumstances render such assignment advisable.

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